MASS.
P.D.
1950
sec. B

UMASS/AMHERST
312066 0285 2639 1

U OF MASS/AMHERST LIBRARY

RECEIVED

SEP 21 1983

DOCUMENTS COLLECTION

Digitized by the Internet Archive
in 2010 with funding from
Boston Library Consortium Member Libraries

http://www.archive.org/details/annualreportofco1950bmass

Public Document No. 8

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

ANNUAL REPORT

of the

COMMISSIONER OF BANKS

for the

Year Ending June 30, 1950

SECTION B

Relating to

CREDIT UNIONS

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

109 State House, Boston

Commissioner of Banks
Timothy J. Donovan

Deputy Commissioner of Banks
Danield J. O'Connor

Director of Credit Union Examinations
William B. Jensen

Assistant Director of Credit Union Examinations
Charles W. Herzig

Attorney
John P. Clair

Director of Research and Statistics
Kenneth W. Tatro

Publication of this Document Approved by George J. Cronin, State Purchasing Agent
350-2-50-25438

CONTENTS

PAGE

CENTRAL CREDIT UNION FUND, INC.
Abstract of Annual Report 42
Text vii

CREDIT UNIONS:
Abstracts of Annual Reports 2
Aggregate Statements and Statistical Data x
Alphabetical Index and Miscellaneous Data 28
Legislation Enacted (Acts of 1949) vi
Text and Miscellaneous Data iv

Rules and Regulations of the Commissioner of Banks vii

The Commonwealth of Massachusetts

Office of the Commissioner of Banks
State House, Boston, Massachusetts
October 1, 1950

To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:

Pursuant to the provisions of General Laws, Chapter 167, Section 9, as most recently amended by Section 1 of Chapter 592 of the Acts of 1949, I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions for the year ending June 30, 1950.

In accordance with the amended provisions of the above mentioned statute, a report will be rendered each year embracing a review of pertinent facts, figures and conditions pertaining to all institutions under the supervision of this department. This report will cover a calendar year.

In addition, reports pertaining to particular types of supervised institutions will be submitted each year. These reports, which include statements of condition and miscellaneous statistical data relating to the institutions individually and collectively, will cover yearly periods ending in the months indicated in the following table:

Co-operative Banks and Savings and Loan Associations	April
Credit Unions	June
Savings Banks and Institutions for Savings	October
Trust Companies and Certain Other Financial Institutions	December

Respectfully,

Timothy J. Donovan
Commissioner of Banks

CREDIT UNIONS

Chapter 592 of the Acts of 1949 effective on October 20, 1949 amended Section 27 of Chapter 171 of the General Laws by changing the effective date of the annual reports of credit unions from the close of business in December to the close of business in June of each year. Accordingly, the statistical information provided in the following review and in supporting schedules and composite statements, relates in part to both the eighteen months period between and including the annual report dates December 31, 1948 and June 30, 1950, and the twelve months period from June 30, 1949 to June 30, 1950, inclusive.

During the eighteen months period ending June 30, 1950, seventeen new credit unions began business, two were consolidated into a single corporation, and twelve entered into voluntary liquidation. This turnover represents a normal situation with respect to these corporations whose operations are primarily on a local level and accordingly are subject to local influences which have a definite bearing on the possibilities of growth and development.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1950 and changes effected during the previous twelve months period.

Total Assets

On June 30, 1950 the 457 credit unions in operation had total assets of $72,951,100 which represented an increase of $7,173,400 or 10.86% over the figure of June 30, 1949. On the basis of tabulated figures this dollar increase was the largest ever experienced by these corporations in any twelve months period of their existence.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend which was resumed after the conclusion of World War II as the unsecured and partially secured classification rose approximately $3,040,300 to the present outstanding balance of $18,381,000, and the secured group increased $1,155,600 to $5,530,900. Together these two classifications comprise 32.79% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand despite the fact that many credit unions are excluded from this field of investment because of a statutory provision which limits the maximum amount of each loan to a figure not in excess of 5% of the assets of the lending institution. The present outstanding balance of $17,415,500 representing 23.87% of total assets reflects an increase of $2,268,400 for the twelve months period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U. S. Government obligations, declined $1,006,900 during the year, but the present book value of $16,005,700 or 21.94% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current twelve months period, holdings in shares of co-operative banks increased $487,700 to a present total of $5,441,100 and deposits in savings banks and in savings departments of trust companies and national banks decreased $26,000 to an outstanding balance of $2,642,200. Investments in bank stocks increased $105,900 to a total book figure of $886,300 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, increased $717,100 during the year and the present combined total of $5,487,600 equals 7.52% of total assets.

Shares and Deposits

Outstanding share capital increased $6,117,900 or 12.13% during the year to a present balance of $56,569,900 which is held by 305,252 members. Deposits, including club accounts, rose $69,100 to a total of $7,942,700. At the present time 73 credit unions accept deposits from their members.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased $784,900 during the period and the present combined total of $6,705,500 represents 9.19% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN JANUARY 1, 1949 AND JUNE 30, 1950, INCLUSIVE

Date Business Commenced	*Name*	*Location*
Feb. 23, 1949	Morton's Employees Credit Union	Boston
June 1, 1949	Hoosac Employees Credit Union	North Adams
June 1, 1949	Pyramid Credit Union	Boston
June 7, 1949	Framingham UAW Credit Union	Framingham
June 21, 1949	Eamco Credit Union	Cambridge
June 21, 1949	Sanapak Employees Credit Union	Hardwick
July 29, 1949	Jonsteel Credit Union	Worcester
Sept. 12, 1949	Maccabee Credit Union	Boston
Oct. 3, 1949	Waltham Municipal Employees Credit Union	Waltham
Oct. 4, 1949	One-Twenty Credit Union	Boston
Nov. 8, 1949	Boston USCSC Employees Credit Union	Boston
Dec. 12, 1949	Westwood Credit Union	Westwood
Mar. 6, 1950	Buxton Employees Credit Union	Springfield
Mar. 7, 1950	Brighton-Allston Credit Union	Boston
Mar. 15, 1950	Local 254 Credit Union	Boston
Mar. 22, 1950	Square Deal Credit Union	Boston
Mar. 31, 1950	Augur Credit Union	Sturbridge

CREDIT UNIONS IN LIQUIDATION BETWEEN JANUARY 1, 1949 AND JUNE 30, 1950, INCLUSIVE

Athol Franco-American Credit Union, Athol.
Beverly Credit Union, Beverly[1].
Brockton A.O.H. Credit Union, Brockton[1-2].
Center Credit Union, Boston.
Century Credit Union, Boston[1].
Community Credit Union, Boston[1].
Cornell-Dubillier Employees Credit Union, New Bedford[1].
Enterprise Credit Union, Boston[1-2].
Fall River Consumers Credit Union, Fall River[1].
Garden City Credit Union, Beverly[1].
Greater Boston Public School Employees Credit Union, Boston[2].
Joseph L. Stevens, V. F. W. Credit Union, Swampscott[1].
L. M. A. Credit Union, Ludlow[2].
Marketmen's Credit Union, Boston[2].
Mattapan Credit Union, Boston.
Polonia Credit Union, Fall River[2].
Red Oval Credit Union, Chelsea[1-2].
Shawmut Credit Union, Boston[1-2].
Shortline Employees Credit Union, Worcester[1].
Somerset Credit Union, Somerville.
Suomi Credit Union, Worcester[1].
Twenty Associates Credit Union, Dedham[2].

[1] Commenced liquidation during the year.
[2] Completed liquidation during the year

LEGISLATION ENACTED (ACTS OF 1949) RELATING TO CREDIT UNIONS

Chapter	*Amendment to*	*Description*
286	G.L., Chapter 171, Sections 16 & 25	An Act relative to the payment of semi-annual dividends in credit unions. (House No. 805) Approved: May 12, 1949 Effective: August 10, 1949
287	G.L., Chapter 171, Section 10	An Act relative to shares and deposits in credit unions. (House No. 804) Approved: May 12, 1949 Effective: August 10, 1949
341	G.L., Chapter 171, Section 21	An Act further regulating investments by credit unions. (House No. 2333) Approved: May 25, 1949 Effective: August 23, 1949
592	G.L., Chapter 171, Section 27	An Act relative to the annual reports of the Commissioner of Banks to the General Court. (House No. 2490) Approved: July 22, 1949 Effective: October 20, 1949

CREDIT UNIONS CONSOLIDATED BETWEEN JANUARY 1, 1949 AND JUNE 30, 1950, INCLUSIVE

Effective Date	*Consolidating Corporations*	*Name of Consolidated Corporation*
Aug. 1, 1949	Sub Signal Credit Union, Boston Raytheon Employees Credit Union, Waltham	Raytheon Employees Credit Union, Waltham

CHANGES IN CORPORATE NAME BETWEEN JANUARY 1, 1949 AND JUNE 30, 1950, INCLUSIVE

Effective Date	*Former Name*	*New Name*
Dec. 14, 1948*	Boston Elevated Employees Credit Union	MTA Employees Credit Union

* Official notification in January 1949.

FUNDS DEPOSITED WITH AND HELD BY THE COMMISSIONER OF BANKS ON JUNE 30, 1950 UNDER THE PROVISIONS OF G.L., CHAPTER 171, SEC. 20

Date Deposited	*Liquidated Corporation*	*Amount Deposited*
Nov. 14, 1949	Motor Transport Credit Union, Springfield	$ 90.21
Dec. 15, 1949	Greater Boston Public School Employees Credit Union, Boston	369.03

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation which under the provisions of statute (Chapter 216, Acts of 1932 as amended), is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to $59,514.02 at the close of business on June 30, 1950. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

RULES AND REGULATIONS

As required by General Laws, Chapter 30, section 32, there are listed below all regulations of the Commissioner of Banks which were in effect as of the effective date of this report, with the date of each, and references to the laws authorizing or requiring the same. These have been arranged chronologically, and provide for or affect:—

July 1, 1919. Acts of 1919, Ch. 60.
Safe-keeping of U. S. Bonds by Savings Banks.

April 1, 1921. Acts of 1921, Ch. 79.
Rent of Safe Deposit Vaults by Savings Banks.

July 1, 1937. G. L. (Ter. Ed.), Ch. 170, Sec. 53, and Ch. 167, Secs. 3, 5, and 7.
Conversion of Co-operative Banks to Federal Savings and Loan Associations.

May 14, 1941. Acts of 1941, Ch. 221. (Amended by Acts of 1941, Ch. 575)
Sale of Defense Bonds and Stamps by Banking Institutions.

August 7, 1941. Acts of 1941, Ch. 221. (Amended by Acts of 1941, Ch. 575).
Sale of Defense Bonds and Stamps by Credit Unions.

June 30, 1944. G. L. (Ter. Ed.), Ch. 168, Sec. 33B.
Sale of Negotiable Checks by Savings Banks.

June 30, 1944. G. L. (Ter. Ed.), Ch. 170, Sec. 43A.
Sale of Negotiable Checks by Co-operative Banks.

June 30, 1944. G. L. (Ter. Ed.), Ch. 172A, Sec. 15.
Sale of Negotiable Checks by Banking Companies.

June 7, 1945. Ch. 164, Acts of 1945.
Deposit of Securities for Safe-keeping with Commercial Banks by Savings Banks and Co-operative Banks.

June 8, 1945. Ch. 46, Acts of 1945.
Loans under the Servicemen's Readjustment Act of 1944 by Credit Unions.

July 27, 1945. Ch. 164, Acts of 1945.
Deposit of Securities for Safe-keeping by Trust Companies.

January 11, 1946. G. L. (Ter. Ed.), Ch. 167, Sec. 22.
Morris Plan Banking Company of Holyoke—Voluntary Liquidation.

January 29, 1946. G. L. (Ter. Ed.), Ch. 168, Sec. 25A.
School Savings System of Worcester (5 banks).
(See reference to amendment dated Nov. 23, 1948.)

June 1, 1946. G. L. (Ter. Ed.), Ch. 140, Sec. 97.
Small Loans and Licensed Lenders.
(See reference to amendment dated Nov. 8, 1947.)

June 4, 1946. G. L. (Ter. Ed.), Ch. 167, Sec. 51.
F. H. A. Insured Loans in Savings Banks.

June 4, 1946. G. L. (Ter. Ed.), Ch. 167, Sec. 51.
F. H. A. Insured Loans in Co-operative Banks.
(See reference to amendment dated Feb. 4, 1949.)

June 6, 1946. Acts of 1945, Ch. 46, and Acts of 1946, Ch. 126.
Guaranteed and Insured Loans to Veterans under the Servicemen's Readjustment Act of 1944 and the Amendments of 1945 by Co-operative Banks, Savings Banks and Trust Companies.

July 3, 1946. G. L. (Ter. Ed.), Ch. 170, Sec. 43A. (As amended by Acts of 1946, Ch. 154, Sec. 4.)
Sale of Money Orders and Travelers Checks by Co-operative Banks.

September 10, 1946. G. L. (Ter. Ed.), Ch. 168, Sec. 25A.
School Savings System in City of Haverhill.

December 16, 1946. Acts of 1941, Ch. 221.
Safe-keeping of U. S. Bonds by State-chartered Banks.

November 8, 1947. G. L. (Ter. Ed.), Ch. 140, Sec. 97.
Amendment to regulations of June 1, 1946 re Small Loans and Licensed Lenders.

November 23, 1948. G. L. (Ter. Ed.), Ch. 168, Sec. 25A.
Amendment to regulations of January 29, 1946 re School Savings System of Worcester.

January 3, 1949. G. L. (Ter. Ed.), Ch. 167, Sec. 22.
Voluntary Liquidation of Bridgewater Trust Company.

February 4, 1949. G. L. (Ter. Ed.), Ch. 167, Sec. 51.
Amendment to regulations of June 4, 1946 re F. H. A. Insured Loans in Co-operative Banks.

June 10, 1949. G. L. (Ter. Ed.), Ch. 167, Sec. 22.
Voluntary Liquidation of Stabile Bank and Trust Company of Boston.

August 5, 1949. G. L. (Ter. Ed.), Ch. 168, Sec. 54A.
Investments by Savings Banks in Loans Insured by F. H. A.
(See reference to amendment dated August 10, 1949.)

August 10, 1949. G. L. (Ter. Ed.), Ch. 168, Sec. 54A.
Amendments to regulations of August 5, 1949 re Investments by Savings Banks in Loans Insured by F. H. A.

STATEMENTS RELATING TO CREDIT UNIONS

INDEX

STATEMENT NUMBER		PAGE
1.	Aggregate statement of condition	x
2.	Profit and Loss	xi
3.	Statistics relative to membership	xi
4.	Operating expenses	xi
5.	Dividends on shares	xii
6.	Interest paid on deposits	xii
7.	Summary of share and deposit transactions	xiii
8.	Classification of real estate loans outstanding	xiii
9.	Loans made during year	xiii
10.	Principal assets and liabilities of credit unions from 1911 to 1950, inclusive	xiv

STATEMENT No. 1

Aggregate Statement of Condition of All Credit Unions

Number of Credit Unions	457 June 30, 1950	453 June 30, 1949	Percentage of Totals June 30, 1950	Percentage of Totals June 30, 1949
Assets				
Personal loans:				
Unsecured	$18,381,024.33	$15,340,741.57	25.20	23.32
Secured	5,530,885.83	4,375,316.92	7.59	6.65
Real estate loans:				
First mortgages	17,415,543.84	15,147,128.34	23.87	23.03
Second mortgages	241,384.44	288,610.81	.33	.44
Real estate by foreclosure	3,220.00	57,550.89	–	.09
Bonds	16,005,681.53	17,012,560.78	21.94	25.86
Bank stocks	886,340.22	780,425.82	1.21	1.19
Shares in co-operative banks	5,441,147.74	4,953,474.39	7.46	7.53
Shares in federal savings and loan associations	392,561.35	–	.54	–
Deposits in savings banks	2,616,271.55	2,642,213.76	3.59	4.02
Due from Central Credit Union Fund, Inc.	56,349.98	50,663.88	.08	.08
Bank building	118,748.49	109,026.97	.16	.17
Furniture and fixtures	161,779.48	120,925.31	.22	.18
Due from depository banks	4,995,649.85	4,371,833.29	6.85	6.64
Cash on hand	491,944.26	398,703.04	.67	.61
Other assets	212,571.69	128,530.00	.29	.19
Total assets	$72,951,104.58	$65,777,705.77	100.	100.
Liabilities				
Shares	$56,569,944.37	$50,452,025.76	77.55	76.70
Deposits	6,749,696.08	7,873,650.32*	9.25	11.97*
Club accounts	1,193,049.43	–	1.64	–
Guaranty fund	4,272,222.46	3,772,027.09	5.86	5.73
Reserve fund	859,846.46	732,155.90	1.17	1.12
Undivided earnings	1,573,387.32	1,416,362.65	2.16	2.15
Net interim income	1,072,703.61	859,778.45	1.47	1.31
Notes payable	168,509.76	254,800.00	.23	.39
Other liabilities	491,745.09	416,905.60	.67	.63
Total liabilities	$72,951,104.58	$65,777,705.77	100.	100.

*Including club accounts.

STATEMENT No. 2

Profit and Loss Account, Year Ending October 31, 1949

Debits		Credits	
To guaranty fund	$ 422,343.28	Interest	$3,356,691.41
Expense	1,256,446.66	Fines	47,265.71
Interest paid on deposits	114,053.41	Loan fees	152,648.38
Furniture and fixtures	24,676.06	Cash over	1,003.96
Cash short	1,077.36	Profit on sale of investments	12,689.64
Loss on sale of investments	4,006.39	From reserve fund	3,151.21
To reserve fund	110,833.87	From undivided earnings	23,578.38
Dividends on shares	1,279,778.33	Miscellaneous	66,566.50
To undivided earnings	405,378.03		
Miscellaneous	45,001.80		
	$3,663,595.19		$3,663,595.19

STATEMENT No. 3

Statistics Relative to Membership

	Year Ending June 30, 1950	Year Ending December 31, 1948
Number of members added	45,754	50,618
Number of members withdrawn	29,461	35,868
Number of members at end of period	305,252	283,615
Number of borrowers at end of period	123,166	108,789
Number of depositors at end of period	24,660	28,781

STATEMENT No. 4

Operating Expenses

Classification	Year Ending June 30, 1950		Year Ending Dec. 31, 1948
	Amount	Cost for Each $1,000 of Assets	Cost for Each $1,000 of Assets
Salaries	$ 878,531.88	$12.04	$11.55
Rent	62,980.10	.86	.93
Other expenses	414,526.77	5.68	6.30
Total	$1,356,038.75	$18.58	$18.78

STATEMENT No. 5

Dividends on Shares
Number of Credit Unions Paying at Each Rate

Rate Per Cent	1950	1948	1947	1946	1945	1944	1943	1942	1941
*	46	43	65	90	117	124	126	94	52
1½	5	14	12	20	37	21	26	15	3
*	1	1	4	8	6	3	3	3	2
2	59	74	100	118	130	115	114	66	21
*	14	5	7	15	7	13	12	4	–
2½	60	59	60	47	44	38	41	36	10
*	7	5	6	11	6	4	5	10	6
3	129	137	127	82	70	78	79	103	65
*	7	7	6	3	–	2	2	11	3
3½	33	29	21	12	8	17	10	41	25
*	4	4	5	–	–	1	1	6	5
4	59	48	29	32	23	26	24	48	126
*	1	1	1	2	–	–	–	–	8
4½	8	2	3	3	1	1	3	9	28
*	2	1	1	–	–	–	–	–	5
5	14	13	7	6	5	6	7	10	68
*	–	–	–	–	–	–	–	1	1
5½	2	1	–	–	1	1	–	1	7
*	–	–	–	–	–	–	–	–	–
6	4	7	5	5	2	2	4	8	24
*	2	2	2	2	1	2	1	1	7
Totals . .	457	453	461	456	458	454	458	467	466
Average rate .	2.80	2.73	2.45	2.21	2.36	2.51	2.53	2.84	4.03

*Intermediate rates.
Note: Figures through 1948 as of October; subsequent figures as of June.

STATEMENT No. 6

Interest Paid on Deposits
Number of Credit Unions Paying at Each Rate

Rate Per Cent	1950	1948	1947	1946	1945	1944	1943	1942	1941
*	12	77	69	74	61	77	64	51	38
1½	5	5	10	10	10	9	8	4	2
*	–	2	2	1	1	1	4	3	1
2	27	26	26	21	28	25	22	14	14
*	2	4	3	1	2	2	5	4	2
2½	7	6	6	5	3	1	6	10	7
*	–	–	–	1	–	–	1	5	–
3	6	2	–	3	7	8	10	17	34
*	–	1	–	–	–	–	–	1	1
3½	–	–	1	–	–	1	1	2	4
*	–	–	–	–	–	–	–	1	1
4	2	1	1	1	4	–	2	10	13
*	–	–	–	–	–	–	–	–	–
4½	–	–	–	–	–	–	–	–	1
*	–	–	–	–	–	–	–	1	–
5	–	–	–	–	–	–	–	–	3
6	–	–	–	–	–	–	–	1	–
Totals . .	61	124	118	117	116	124	123	124	121
† . . .	396	329	343	339	342	330	335	343	345
	457	453	461	456	458	454	458	467	466
Average rate .	1.99	1.83	1.74	1.65	1.93	1.74	1.83	2.57	3.00

*Intermediate rates.
†Credit Unions having no deposits.
Note: Figures through 1948 as of October; subsequent figures as of June.

STATEMENT No. 7
Summary of Share and Deposit Transactions

Shares		Deposits*	
Balance, June 30, 1949	$50,334.603.72	Balance, June 30, 1949	$ 6,783,867.08
Added	38,409,973.17	Added	5,470,943.95
Dividends added	1,264,689.22	Interest added	170,041.22
Total	$90,009,266.11	Total	$12,424,852.25
Withdrawn	33,439,321.74	Withdrawn	5,675,156.17
Balance, June 30, 1950	$56,569,944.37	Balance, June 30, 1950	$ 6,749,696.08

*Excluding club accounts.

STATEMENT No. 8
Classification of Real Estate Loans Outstanding on June 30, 1950, By Interest Rate

Rate Per Cent	First Mortgages		Second Mortgages	
	Number	Amount	Number	Amount
3	8	$40,420.98	–	–
3½	8	14,715.42	–	–
4	1,314	5,547,892.98	14	$ 20,839.01
4½	327	1,148,737.22	3	3,680.03
5	3,306	9,780,433.73	49	105,409.09
5¼	1	4,601.37	–	–
5½	110	218,086.21	1	1,616.00
6	288	659,314.64	59	91,878.24
6½	–	–	1	1,375.98
7	3	1,341.29	3	3,754.54
8	–	–	4	6,980.55
9	–	–	1	1,451.00
10	–	–	1	4,000.00
12	–	–	1	400.00
Totals	5,365	$17,415,543.84	137	$241,384.44
Average rate		4.69%		5.53%

STATEMENT No. 9
Loans Made During Year Ending June 30, 1950

	Number	Face Amount	Average Amount of Each Loan
Real estate loans:			
First mortgages	1,568	$ 5,896,366.60	$3,760.43
Second mortgages	61	97,893.74	1,604.81
Personal loans (all types)	204,129	$49,998,993.31	$244.94

STATEMENT

Principal Assets and Liabilities of Credit

Assets

Year	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Due from Banks	Real Estate by Foreclosure	Due from Central Credit Union Fund, Inc.	Cash	Other Assets	Total Assets
1911	17	–	$19,036	–	–	–	–	$6,895	$11	$25,942
1912	26	–	68,332	–	–	–	–	23,139	39	91,510
1913	34	–	146,598	–	–	–	–	34,130	195	180,923
1914	50	–	224,360	–	–	–	–	44,337	734	269,431
1915	47	$5,033	362,430	–	–	–	–	49,103	1,460	418,026
1916	53	30,350	652,386	–	–	–	–	124,311	1,303	808,350
1917	56	73,988	993,345	–	–	–	–	161,017	7,406	1,235,756
1918	59	115,119	1,555,088	–	–	–	–	276,726	15,623	1,962,556
1919	60	207,175	2,295,832	$3,760	–	–	–	260,258	2,923	2,769,948
1920	65	294,795	3,323,410	21,392	–	–	–	323,717	2,964	3,966,278
1921	82	438,322	3,314,370	10,869	–	–	–	276,599	7,013	4,047,173
1922	86	715,502	3,832,709	14,312	$306,717	–	–	144,860	7,165	5,021,265
1923	90	939,531	4,766,497	17,834	478,715	–	–	77,200	17,464	6,297,241
1924	89	977,650	5,706,018	26,065	659,476†	–	–	56,780	34,821	7,460,810
1925	86	915,734	6,749,739	28,144	891,487†	–	–	60,878	23,787	8,669,769
1926	205	933,916	9,022,552	38,633	857,524†	$14,414	–	119,288	13,215	10,999,542
1927	279	1,296,601	10,738,759	41,510	1,172,333†	40,037	–	133,443	22,248	13,444,931
1928	296	1,536,155	11,785,058	68,104	1,460,056†	150,114	–	124,238	14,147	15,137,872
1929	299	1,825,314	12,628,949	88,490	1,141,861†	328,087	–	112,373	28,447	16,153,521
1930	309	1,094,544	11,861,205	49,668	1,073,573†	413,802	–	74,895	40,512	14,608,199
1931	302	1,156,415	11,043,189	38,585	964,152†	470,729	–	89,127	112,073	13,874,270
1932	285	1,249,141	9,492,505	64,186	1,062,255†	431,784	$9,980	50,609	160,693	12,521,153
1933	282	1,287,856	8,864,449	28,163	1,006,374†	520,093	13,322	68,580	235,008	12,023,845
1934	304	1,614,864	8,752,279	28,343	1,270,175†	595,440	22,115	49,853	242,592	12,575,661
1935	315	1,815,003	9,364,588	29,574	1,755,746†	640,908	20,377	112,879	246,393	13,985,468
1936	336	2,468,061	10,531,313	40,387	2,349,067†	718,823	24,298	79,604	288,052	16,499,605
1937	367	2,826,258	12,736,768	41,092	2,207,373†	741,867	33,455	82,919	278,016	18,947,748
1938	386	3,018,326	13,482,997	42,224	2,930,663†	754,740	45,524	82,888	473,834	20,831,196
1939	402	3,588,859	15,490,761	41,659	3,451,266†	707,897	51,289	97,656	414,475	23,843,862
1940	441	3,812,200	17,576,725	49,446	4,355,178†	648,629	60,458	113,624	294,713	26,910,973
1941	466	5,181,390	19,380,633	65,218	5,845,291†	508,155	74,350	194,044	412,137	31,661,218
1942	467	9,820,167	15,528,688	65,687	7,538,809†	446,959	60,123	198,457	78,650	33,737,540
1943	458	14,396,646	14,693,551	59,516	6,407,905†	339,506	47,875	161,944	62,788	36,169,731
1944	454	18,517,728	14,947,309	51,722	6,353,974†	170,488	47,255	212,660	189,115	40,490,251
1945	458	23,218,288	15,886,938	46,893	6,238,885†	100,239	48,161	220,364	215,723	45,975,491
1946	456	23,885,542	20,830,764	52,946	6,084,705†	58,025	47,483	284,389	221,114	51,464,968
1947	461	23,974,619	26,257,630	58,146	6,006,007†	65,004	44,822	264,569	308,094	56,978,891
1948	453	22,609,983	32,741,605	111,464	6,166,345†	59,059	47,208	298,647	203,413	62,237,724
1950	457	22,844,480	41,568,838	161,779	7,611,922	3,220	56,350	491,944	212,572	72,951,105

†Includes deposits in savings banks.

[1]Figures from 1911–1925 inclusive as of last business day in October; from 1926–1948 inclusive as of last business day in December; 1950 and subsequent years as of last business day in June.

No. 10

UNIONS FROM 1911 TO 1950 INCLUSIVE[1]

LIABILITIES

Year	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Bills Payable	Other Liabilities	Total Liabilities
1911	17	$19,623	$5,155	$248	$704	–	–	$212	$25,942
1912	26	64,910	21,948	1,150	3,131	–	–	371	91,510
1913	34	120,284	50,308	3,495	4,417	–	–	2,419	180,923
1914	50	177,657	78,892	6,147	5,199	–	–	1,536	269,431
1915	47	252,218	143,592	7,768	8,102	–	–	6,346	418,026
1916	53	436,164	328,103	15,395	24,465	–	–	4,223	808,350
1917	56	593,020	561,962	27,330	34,964	–	$13,100	5,380	1,235,756
1918	59	874,542	978,495	42,407	54,283	–	4,641	8,188	1,962,556
1919	60	1,372,322	1,239,515	64,335	80,082	–	12,301	1,393	2,769,948
1920	65	1,938,844	1,784,581	97,910	130,939	–	10,328	3,676	3,966,278
1921	82	2,132,269	1,586,873	140,482	173,546	–	12,857	1,146	4,047,173
1922	86	2,429,077	2,181,245	196,295	201,388	–	5,000	8,260	5,021,265
1923	90	3,072,899	2,675,420	245,654	277,306	$15,051	3,485	7,426	6,297,241
1924	89	3,777,918	3,006,462	291,963	328,390	27,418	21,425	7,234	7,460,810
1925	86	4,501,152	3,347,353	359,031	401,384	27,171	12,500	21,178	8,669,769
1926	205	6,726,097	3,374,358	440,766	284,673	43,362	119,778	10,508	10,999,542
1927	279	8,472,334	3,831,939	552,368	381,258	47,216	145,018	14,798	13,444,931
1928	297	9,794,599	4,036,811	654,690	439,328	55,661	122,005	34,778	15,137,872
1929	299	10,261,960	4,296,253	741,772	452,382	48,914	293,884	58,356	16,153,521
1930	309	9,197,359	3,855,046	781,482	450,595	68,996	185,900	68,821	14,608,199
1931	302	8,363,664	3,847,851	838,743	420,491	88,235	203,550	111,736	13,874,270
1932	285	7,161,347	3,704,976	856,840	383,515	101,182	160,205	153,088	12,521,153
1933	282	6,747,901	3,599,422	885,738	377,839	132,892	192,100	87,953	12,023,845
1934	304	7,107,920	3,751,232	939,820	426,595	135,290	114,796	100,008	12,575,661
1935	315	8,150,641	3,992,660	1,019,143	508,762	147,379	105,585	61,298	13,985,468
1936	336	10,934,724	3,431,073	1,160,556	579,600	187,104	114,342	92,206	16,499,605
1937	367	13,088,242	3,545,095	1,312,362	625,458	230,193	91,780	54,618	18,947,748
1938	386	14,644,069	3,638,539	1,443,015	696,686	270,232	97,615	41,040	20,831,196
1939	402	17,176,639	3,788,293	1,598,946	811,609	286,996	86,423	94,956	23,843,862
1940	441	19,592,878	4,066,175	1,810,047	910,625	313,982	65,544	151,722	26,910,973
1941	466	23,434,828	4,564,978	2,031,562	963,585	377,092	71,557	217,616	31,661,218
1942	467	24,964,686	5,128,855	2,232,476	832,968	427,125	39,402	112,028	33,737,540
1943	458	26,334,541	5,912,200	2,386,742	876,850	453,984	60,378	145,036	36,169,731
1944	454	29,213,105	7,100,035	2,566,538	959,201	498,752	26,000	126,620	40,490,251
1945	458	32,922,623	8,283,670	2,784,607	1,032,548	551,374	262,400	138,269	45,975,491
1946	456	39,587,347	6,669,936	3,034,859	1,247,069	578,691	106,928	240,138	51,464,968
1947	461	44,004,432	6,952,556	3,314,828	1,516,006	627,668	297,615	265,786	56,978,891
1948	453	48,321,852	7,023,738	3,654,676	1,779,645	725,510	424,424	307,879	62,237,724
1950	457	56,569,944	7,942,745	4,272,223	2,646,091	859,847	168,510	491,745	72,951,105

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
ACUSHNET						
Acushnet Process Employees	$ 7,768	$ –	$ 59,154	$ 8,357	$ –	$ 75,279
AMESBURY						
Amesbury Franco-American	35,457	122,418	28,329	2,755	714	189,673
ASHLAND						
Fenwal	7,861	–	27,039	7,466	43	42,409
Wateco	11,270	–	68,655	23,310	–	103,235
ATHOL						
Athol	214,518	954,450	301,196	60,959	17,400	1,548,523
ATTLEBORO						
Attleboro	21,221	1,254	10,910	5,606	24	39,015
Sisalkraft	20,409	20,520	34,853	5,841	–	81,623
AUBURN						
Worcester Rendering Employees	2,068	–	492	429	–	2,989
BARRE						
Barwoolco	59,740	–	64,800	877	15	125,432
BEVERLY						
Beverly Investment	39,860	–	20,333	9,375	25	69,593
BILLERICA						
Lowell Rendering Employes	2,832	–	2,117	2,407	–	7,356
BOSTON						
Allis-Chalmers	24,927	–	17,206	5,642	45	47,820
Alpha	2,302	–	2,997	467	–	5,766
American Chapels	86,713	–	102,659	17,188	441	207,001
Amlico	16,520	–	10,500	505	–	27,525
Armour Berkeley Street	16,896	–	28,660	4,813	–	50,369
Armour Clinton Market	3,646	–	1,050	2,232	–	6,928
Armour Leather	2,631	–	–	102	–	2,733
AWUE	19,282	–	27,791	1,816	260	49,149
B. C. G. Employees	203,276	–	48,537	4,746	1	256,560
Bellevue	5,685	–	401	929	61	7,076
Ber Ditcherver	15,940	–	–	1,727	–	17,667
Blue Hill Neighborhood	246,462	326,742	1,170,966	129,768	12,414	1,886,352
Borisaver	18,897	–	5,110	2,914	–	26,921
Boston American Composing Room	5,377	–	3,500	3,701	–	12,578
Boston Arbeiter Ring	25,941	–	5,000	6,975	–	37,916

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
$ 73,025	$ –	$ –	$ 2,231	$ 23	2	–	463	79	–	$ –
141,846	26,661	3,132	13,036	4,998	4	2	714	251	75	2,111
39,994	–	–	2,389	26	3½	–	164	59	–	204
94,489	–	–	8,738	8	1¾	–	791	149	–	1,215
1,350,517	–	58,914	111,700	27,392	2½	–	3,950	1,508	–	22,388
34,330	1,038	–	3,614	33	–	½	571	228	2	1,986
71,965	–	–	6,581	3,077	4	–	209	86	–	433
2,222	–	–	767	–	3	–	44	20	–	49
117,835	–	–	6,123	1,474	3	–	366	111	–	496
22,888	30,888	–	15,809	8	3	1¼	261	76	195	1,362
5,923	–	–	1,353	80	5	–	119	62	–	41
34,147	–	10,001	3,438	234	3¼	–	405	213	–	811
5,106	–	–	653	7	3	–	97	30	–	89
179,546	–	9,778	17,365	312	5	–	777	400	–	4,605
24,719	–	–	2,780	26	2⅔	–	444	156	–	787
36,535	–	9,354	4,446	34	4½	–	239	100	–	626
5,341	–	–	1,586	1	2	–	62	28	–	306
1,695	–	–	1,038	–	2	–	32	17	–	43
43,874	–	–	5,271	4	2	–	437	235	–	1,358
204,281	–	–	52,226	53	3	–	1,470	805	–	7,496
5,446	–	–	1,629	1	–	–	74	33	–	405
15,161	–	–	2,502	4	3	–	130	80	–	740
1,542,198	191,660	64,380	71,070	17,044	2	1	4,301	774	331	29,287
24,220	–	–	2,695	6	3	–	88	48	–	690
9,744	–	–	2,834	–	3	–	132	66	–	543
33,455	–	–	4,442	19	3½	–	226	112	–	731

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
BOSTON (Continued)	$	$	$	$	$	$
Boston & Albany Employees	1,345,830	1,340	554,722	116,638	77	2,018,607
Boston & Maine Railroad Employees	631,873	18,077	580,141	170,145	–	1,400,236
Boston Edison Employees	277,549	–	257,210	37,267	567	572,593
Boston Firefighters	133,761	–	20,529	47,276	1	201,567
Boston I.R.A. Employees	17,509	–	6,505	3,625	–	27,639
Boston Post	85,369	67,473	72,063	927	212	224,044
Boston Post Office Employees	781,233	90,573	339,490	59,029	5,268	1,275,593
Boston Progressive	145,170	91,265	143,869	54,112	1,292	435,708
Boston Railway Mail Employees	23,937	–	10,906	8,247	11	43,101
Boston Shell	16,309	–	1,061	4,310	–	21,680
Boston U.S.C.S.C. Employees	3,351	–	1,200	1,050	–	5,601
Brighton-Allston	4,910	–	–	3,064	243	8,217
Burroughs Newsboys Foundation	200	–	1,074	567	–	1,841
Cabot Boston	16,606	1,616	29,738	6,059	–	54,019
Canadian American	1,806	–	1,485	672	–	3,963
Carmote Employees'	4,007	–	17,700	3,090	–	24,797
Chamberlain	16,492	–	20,000	3,612	166	40,270
Charlesbank	2,384	–	6,051	1,470	–	9,905
City	17,166	6,875	29,602	9,979	–	63,622
City of Boston Employees	525,356	–	24,751	22,895	–	573,002
Codman	15,644	2,700	2,738	7,267	–	28,349
Colonial Employees	6,932	–	9,249	3,058	–	19,239
Columbus	11,008	–	9,059	1,747	–	21,814
Consumers	18,483	–	3,590	1,397	100	23,570
Corenco Employes	2,576	–	4,009	2,264	9	8,858
Dorchester Browning	20,234	–	24,389	8,521	–	53,144
Eaton	61,318	30,894	11,123	12,420	207	115,962
Elm Farm Employees	887	–	132	965	17	2,001
Emblem	28,554	–	47,587	7,366	99	83,606
Fairmount Employees	684	–	227	381	–	1,292
Federal	20,491	–	7,745	6,203	57	34,496
Filene	109,393	6,000	384,910	35,049	129	535,481
Firefundic	6,982	–	5,731	2,056	–	14,769
Forty Associates	25,605	–	44,887	1,549	–	72,041
40-Fathom	11,407	–	17,615	12,463	145	41,630
Franklin Aid, The	19,998	–	–	9,119	80	29,197
Fraternal	16,704	400	10,769	563	107	28,543
Friendship, The	26,670	–	67	8,339	–	35,076
Geneva	17,495	–	11,959	2,308	–	31,762
Gilco	22,098	–	62,760	19,259	696	104,813
Glenway	5,702	–	3,600	1,042	–	10,344
Gulf Boston	29,236	2,465	21,849	4,131	–	57,681
Harbor Village	8,947	–	553	1,107	–	10,607
Harmony	12,117	–	4,291	1,093	–	17,501
Harold	44,343	–	14,537	11,663	–	70,543
Hart	1,520	–	4,215	1,989	7	7,731
Hazelwood Community	5,776	–	–	696	29	6,501
Herald-Traveler Employees, The	58,978	–	23,274	8,819	–	91,071
Hersey Employees	3,739	–	34,482	8,143	132	46,496
Hillside	153,325	12,100	122,742	31,134	460	319,761
Homestead	6,787	–	2,049	5,576	–	14,412
Hotel Employees'	36,607	–	23,611	1,926	112	62,256
Howard	28,027	–	8,795	6,975	–	43,797
Howco	1,342	–	5,327	1,438	16	8,123

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
$	$	$	$	$						$
1,591,645	–	–	424,880	2,082	5	–	10,887	6,386	–	103,186
563,562	313,155	211,879	310,974	666	7½	1½	5,790	2,542	1,803	24,622
417,319	116,028	–	39,013	233	4	–	2,495	1,288	684	11,151
177,637	8,816	–	11,473	3,641	5	–	1,249	701	752	6,624
24,626	–	–	3,007	6	4½	–	171	94	–	470
200,192	–	–	23,799	53	4	–	775	358	–	2,485
1,055,859	–	–	136,658	83,076	4	–	5,938	3,758	–	27,947
358,785	6,901	16,994	43,411	9,617	2	½	2,531	749	337	14,743
34,177	272	–	8,644	8	3	2	552	251	2	1,329
19,889	–	–	1,782	9	4	–	190	102	–	78
3,080	–	2,285	209	27	–	–	108	20	–	84
8,194	–	–	–	23	–	–	93	23	–	485
1,667	–	–	172	2	2	–	72	1	–	–
48,088	–	3,984	1,944	3	4½	–	146	54	–	221
3,683	–	–	280	–	–	–	107	17	–	76
19,508	3,272	–	2,013	4	4½	–	126	40	48	111
36,961	–	–	3,300	9	2	–	234	98	–	721
7,591	–	–	2,314	–	3	–	59	32	–	259
59,907	–	–	3,525	190	4	–	192	71	–	665
371,379	79,633	–	121,743	247	8	2	7,655	3,418	733	13,472
24,646	–	–	3,686	17	4	–	110	48	–	531
18,056	–	–	1,179	4	2½	–	203	83	–	325
19,090	–	–	2,724	–	2	–	117	50	–	896
20,667	–	519	2,191	193	2	–	260	78	–	799
6,530	385	1,438	505	–	3¼	2½	50	16	21	73
47,921	1,448	–	3,772	3	3	1	153	70	11	1,347
102,337	–	–	11,364	2,261	6	–	315	216	–	1,387
1,393	–	181	427	–	–	–	39	10	–	60
68,821	–	–	14,780	5	4	–	815	359	–	584
790	145	–	357	–	–	–	22	7	22	16
30,319	–	–	4,168	9	3	–	166	59	–	756
69,447	369,928	24,138	71,261	707	2½	2½	2,392	898	1,603	4,659
13,821	–	–	948	–	4	–	118	50	–	107
67,692	–	–	4,329	20	3½	–	195	108	–	842
37,551	–	504	3,564	11	–	–	256	105	–	227
24,879	199	–	4,089	30	4	4	179	60	6	724
18,884	5,765	–	3,883	11	1	1	2,346	124	8	1,051
31,307	–	–	3,758	11	4	–	132	72	–	1,132
27,461	–	–	4,289	12	2½	–	150	71	–	1,083
22,303	49,702	27,247	5,084	477	2	1	1,370	371	442	1,723
8,637	–	–	1,707	–	2	–	80	32	–	345
53,775	–	–	3,905	1	4	–	231	122	–	460
8,960	–	–	1,644	3	3	–	278	140	–	536
14,914	–	–	2,582	5	5	–	92	43	–	568
57,668	–	–	12,852	23	4	–	277	140	–	1,818
7,316	–	–	414	1	2	–	59	19	–	107
6,080	–	–	372	49	4	–	92	34	–	129
76,093	–	–	14,864	114	2	2	742	328	–	7,467
45,186	–	–	1,264	46	2½	–	241	61	–	429
285,616	–	–	34,000	145	3½	–	810	579	–	10,116
13,095	–	–	1,310	7	3	–	84	37	–	381
53,853	–	–	8,372	31	2	–	427	354	–	2,623
40,184	–	–	3,583	30	3½	–	254	130	–	996
7,492	–	–	631	–	4	–	61	16	–	134

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
BOSTON (Continued)	$	$	$	$	$	$
Hub	79,453	–	5,000	803	325	85,581
Humboldt	49,915	–	35,783	26,930	100	112,728
Hunt-Spiller	8,451	–	23,798	1,378	–	33,627
Industrial, The	91,467	–	85,504	7,956	–	184,927
Intervale	2,183	–	1,592	516	33	4,324
Jamaica Plain	9,566	–	1,850	–	60	11,476
Jordan's	49,171	–	620,939	22,743	–	692,853
Liberal	10,779	–	–	608	–	11,387
Liberty	57,802	42,807	31,482	2,274	–	134,365
Local 254	1,280	–	–	118	–	1,398
Lord Beaconsfield	69,419	4,800	43,763	5,630	646	124,258
Maccabee	5,599	–	–	293	–	5,892
Mascot, The	41,066	11,125	11,000	9,094	–	72,285
Memorial	19,358	–	10,000	4,060	2	33,420
Mohliver	26,143	–	8,204	10,426	–	44,773
Morgan Memorial	1,222	–	14,368	1,504	–	17,094
Mortons Employees	6,137	–	6,000	2,410	–	14,547
MTA Employees	729,123	–	137,356	8,015	19,035	893,529
Mutual	32,839	1,300	12,060	8,238	159	54,596
Mutual Aid	3,404	–	–	1,214	49	4,667
Navy Yard Employees	24,250	–	35,604	340,817	1,184	401,855
Neburn	7,377	–	11,371	4,395	–	23,143
Neighborhood	12,119	300	7,057	2,678	93	22,247
New Haven Railroad Employees	1,293,615	447,926	1,118,657	93,069	5,730	2,958,997
Newsco	40,681	–	14,364	7,345	–	62,390
N.I.C.	5,450	–	759	1,777	–	7,986
Noddle Island	58,244	102,073	8,265	19,880	772	189,234
One-Twenty	2,879	–	–	825	–	3,704
Overland	92,856	–	28,270	11,334	229	132,689
Plan	19,250	–	39,994	5,513	–	64,757
Pulaski	17,334	–	500	1,659	151	19,644
Pyramid	4,312	–	2,002	3,072	–	9,386
Redberry	4,829	–	–	3,583	–	8,412
Rex	22,958	–	90,396	3,904	1	117,259
R. H. White's Employees	10,110	–	55,186	1,259	–	66,555
Roxbury Independent	29,023	–	34	3,856	115	33,028
Roxbury Workmen's Circle	12,958	–	38,047	5,660	–	56,665
Rust Craft	48,198	–	171,169	–	565	219,932
Seaver	21,434	–	17,896	5,596	–	44,926
Security Employees	26,680	–	40	7,111	–	33,831
Social Service	130,681	233,683	492,035	36,114	700	893,213
Spaulding Moss Employees	5,622	–	2,510	1,547	122	9,801
Square Deal	694	–	–	1,289	–	1,983
State Employees	150,852	3,790	4,100	15,446	250	174,438
Swift Boston	8,662	–	8,298	4,787	–	21,747
Telephone Workers'	1,396,450	960	1,276,523	60,624	15,603	2,750,160
Thriftway	1,822	–	–	1,402	–	3,224
Unity Club	1,905	–	2,759	234	10	4,908
Victory	34,257	14,195	–	15,062	63	63,577
Walter Baker Employees	67,570	3,763	22,498	3,542	–	97,373
Walworth	6,300	–	41,245	9,606	–	57,151
Ward's	9,201	–	18,262	2,229	–	29,692
Washington	24,124	–	1,607	3,501	–	29,232

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
$	$	$	$	$						$
75,472	–	–	10,045	64	3	–	445	344	–	2,845
99,592	–	–	13,039	97	3	–	434	193	–	3,385
29,573	–	–	4,051	3	2½	–	216	106	–	363
146,338	9,806	3,871	23,969	943	3	2	1,060	413	35	5,302
3,716	–	–	608	–	–	–	52	18	–	202
4,107	5,790	–	1,381	198	–	2	165	70	56	627
612,538	–	19,223	49,710	11,382	3	–	2,575	636	–	2,020
10,475	–	–	911	1	2	–	96	58	–	663
115,454	–	–	17,073	1,838	3½	–	589	327	–	2,191
1,295	–	–	85	18	–	–	37	9	–	–
111,103	1,514	–	11,470	171	3	1	593	280	6	2,763
5,572	–	–	167	153	–	–	64	40	–	512
63,739	–	–	7,732	814	3½	–	371	176	–	2,202
31,300	–	–	2,106	14	2	–	240	107	–	1,111
40,364	–	–	4,239	170	3½	–	246	104	–	1,517
15,872	–	–	1,183	39	–	–	141	28	–	107
12,862	–	–	1,670	15	3	–	257	55	–	143
485,329	215,669	–	181,595	10,936	4	2	6,430	4,010	2,100	31,956
44,696	–	–	9,867	33	3	–	257	161	–	2,062
4,579	–	–	65	23	3	–	127	38	–	263
339,866	–	49,621	12,169	199	6	–	1,729	327	–	10,336
21,171	–	–	1,971	1	3½	–	120	68	–	116
19,588	162	340	2,082	75	2	–	234	49	–	606
2,680,256	–	–	265,287	13,454	5	–	10,683	6,328	–	106,440
31,935	–	9,070	21,383	2	4	–	175	101	–	2,589
7,533	–	–	398	55	–	–	110	35	–	75
150,812	19,827	–	17,471	1,124	4	2	559	360	48	5,676
3,518	–	–	173	13	–	–	88	33	–	69
103,544	–	–	29,138	7	3	–	733	472	–	2,224
50,480	9,828	–	4,325	124	3	1	366	117	47	208
16,888	–	–	2,722	34	3½	–	137	87	–	297
8,617	–	345	419	5	–	–	76	31	–	98
7,869	–	–	529	14	2½	–	126	46	–	219
95,108	–	11,654	10,478	19	2.4	–	797	321	–	4,272
63,091	–	–	3,464	–	3	–	458	181	–	295
27,615	–	–	5,357	56	3½	–	182	108	–	862
51,809	–	–	4,848	8	2	–	184	39	–	652
200,122	–	–	18,902	908	3	–	812	292	–	652
39,977	–	–	4,943	6	5	–	138	53	–	707
29,129	–	2,794	1,906	2	5	–	345	119	–	536
590,212	238,387	1,719	62,843	52	3	1½	2,647	720	495	13,462
8,659	–	–	1,126	16	3	–	129	76	–	282
1,911	–	–	36	36	–	–	36	5	–	4
124,631	24,723	–	24,628	456	4	1	1,470	704	205	8,061
17,887	–	–	3,859	1	2	–	249	107	–	461
2,303,217	–	–	431,383	15,560	3	–	10,432	4,733	–	75,037
2,469	–	535	213	7	3	–	108	19	–	20
1,938	2,124	–	844	2	2	1	63	20	28	158
55,179	–	–	8,148	250	4	–	177	100	–	1,273
86,190	–	–	10,867	316	4	–	529	289	–	2,024
11,969	39,318	–	5,853	11	4	2	409	171	135	160
12,891	10,171	4,122	2,507	1	3½	2¼	154	54	27	144
23,981	–	–	5,233	18	3½	–	172	77	–	750

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
BOSTON (Continued)	$	$	$	$	$	$
Welfare	12,163	–	1,527	2,752	–	16,442
Whitson, The	59,808	17,854	72,557	7,126	–	157,345
Zaslav Volin	12,217	–	5,000	4,812	–	22,029
BRIDGEWATER						
Bridgewater	126,308	22,766	1,660	24,548	791	176,073
BROCKTON						
Barbourwelt	20,124	–	21,146	1,465	–	42,735
Brockton	133,397	411,520	347,303	123,228	35,094	1,050,542
Brockton Brotherhood	21,561	26,259	20,031	3,361	51	71,263
Brockton EMSR	48,618	57,952	58,524	4,676	4,570	174,340
Brockton Firemen's	19,513	–	35,777	3,227	–	58,517
Brockton Gas Light Employees	8,034	–	50,395	2,928	113	61,470
Brockton Postal Employees	20,936	–	50,236	2,812	75	74,059
Campello	10,470	3,623	21,632	1,179	–	36,904
Crescent, The	197,611	422,398	245,985	31,561	33,574	931,129
Edico	49,652	39,095	50,890	12,164	–	151,801
Lafayette	25,761	58,793	50,385	11,441	445	146,825
Montello	3,526	–	3,500	911	6	7,943
BROOKLINE						
Brookline Municipal	161,445	130,198	13,400	50,299	–	355,342
St. Aidan's	4,816	–	1,000	781	–	6,597
CAMBRIDGE						
Broadway	1,650	–	–	127	–	1,777
Cambridge	43,337	27,814	7,504	15,141	2,354	96,150
Cambridge Portuguese	22,779	121,619	38,084	9,141	10	191,633
Cambridge Utilities Employees	40,338	–	40,893	7,010	–	88,241
Central	15,318	–	756	5,329	–	21,403
Darex	73,923	–	38,683	1,031	–	113,637
Eamco	21,680	–	–	8,236	184	30,100
East Cambridge	19,762	–	11,575	3,236	–	34,573
Eastern	14,348	–	25,182	12,716	–	52,246
Elm	2,534	–	21	55	67	2,677
G R	15,333	–	105,627	31,081	258	152,299
Harvard University Employees	69,076	–	11,961	14,341	229	95,607
Inman	5,708	–	3,088	879	24	9,699
Lever Cambridge Employees	140,532	208,785	2,000	38,260	5,703	395,280
Simco	49,299	–	2,641	8,934	165	61,039
Squire Employees	61,631	–	81,666	6,197	81	149,575
Western	16,668	–	4,024	2,288	8	22,988
Woven Hose Employees	16,880	–	–	7,975	225	25,080
CHELSEA						
American Independent	16,297	–	7,045	2,144	–	25,486
Atlantic	14,657	–	12,200	4,949	26	31,832
Benjamin Franklin	175,638	4,986	11,807	8,380	160	200,971
Carmel	167,951	15,904	10,160	8,847	800	203,662
Chestnut	19,552	2,760	29,716	6,747	–	58,775

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
$	$	$	$	$						$
13,962	–	–	2,480	–	3	–	167	68	–	585
85,485	44,821	2,691	24,316	32	4	3	810	352	110	547
18,786	–	–	3,229	14	2	–	121	42	–	551
147,764	–	16,987	10,284	1,038	3	–	837	544	–	7,157
39,844	–	–	2,854	37	2¾	–	314	194	–	1,349
633,308	266,461	38,385	110,813	1,575	2½	2	2,834	541	523	12,980
29,073	11,869	16,309	12,899	1,113	2½	2	517	220	65	1,913
144,295	–	12,426	9,970	7,649	4	–	472	248	–	3,921
53,504	–	–	5,013	–	3½	–	246	103	–	768
56,150	–	–	5,320	–	2¾	–	201	55	–	527
60,953	1,225	118	11,736	27	3½	2	306	94	10	853
21,728	9,200	–	5,976	–	2½	2	324	65	54	503
545,903	224,139	42,081	99,032	19,974	2½	2	2,412	710	309	13,028
140,178	–	–	11,482	141	4½	–	337	150	–	894
118,406	–	17,072	11,332	15	2½	–	514	175	–	2,069
5,122	–	–	2,820	1	1	–	94	44	–	107
330,999	–	–	19,676	4,667	3½	–	1,522	585	–	8,593
5,661	–	–	928	8	3½	–	102	33	–	115
1,682	–	–	95	–	–	–	39	4	–	23
79,049	–	–	17,083	18	2	3	405	139	–	5,545
159,749	–	–	27,758	4,126	2½	–	621	191	–	2,082
82,887	–	–	5,351	3	3¾	–	482	231	–	646
18,395	–	–	3,005	3	2½	–	90	49	–	582
98,870	–	–	11,358	3,409	3½	–	600	300	–	2,887
28,351	–	–	1,738	11	–	–	329	145	–	936
27,614	–	–	6,924	35	2	–	209	61	–	1,111
45,544	–	–	6,697	5	3	–	366	137	–	–
2,317	86	–	271	3	–	–	56	16	1	298
145,977	–	–	6,149	173	3	–	364	131	–	332
78,933	–	724	5,616	10,334	2	–	1,083	384	–	4,715
8,056	–	–	1,637	6	1	–	88	29	–	498
330,651	–	–	24,244	40,385	3	–	1,250	590	–	8,502
55,908	–	–	5,077	54	5	–	562	262	–	1,086
116,967	–	15,488	16,988	132	2½	–	773	344	–	3,905
16,836	–	–	6,146	6	5	–	77	30	–	713
23,206	–	–	1,861	13	3	–	303	218	–	709
21,858	–	–	3,628	–	2½	–	130	48	–	592
29,920	–	–	1,899	13	2	–	179	60	–	1,041
156,792	–	–	41,149	3,030	3	–	904	630	–	4,880
172,716	–	3,314	27,551	81	3	–	736	604	–	13,829
51,047	–	–	7,715	13	2	–	200	72	–	2,046

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY
AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST
AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
CHELSEA (Continued)	$	$	$	$	$	$
Congress	8,059	–	3,427	5,692	–	17,178
Continental	63,794	730	15,827	3,866	–	84,217
Family	6,232	–	–	391	–	6,623
Independent	133,757	–	5,739	2,631	412	142,539
Joques	8,132	–	8,585	3,305	–	20,022
Judaean	47,025	18,293	23,500	2,091	1	90,910
Madison	15,861	–	5,127	4,662	838	26,488
New Chelsea	52,289	–	3,000	960	–	56,249
Ponedeler	20,527	–	23,275	3,562	–	47,364
Walnut	24,624	–	20,169	4,568	83	49,444
Winnissimmet	65,550	11,650	54,356	10,513	–	142,069
CHICOPEE						
Aldenville Community	56,597	1,552	2,000	2,290	101	62,540
Chicopee Teachers'	4,936	–	3,790	484	21	9,231
F. W. Sickles Employees	35,678	42,199	94,564	21,046	–	193,487
Handy Employees	26,979	–	38,592	10,121	–	75,692
Polish National	120,583	576,069	284,344	163,276	755	1,145,027
Spalding Employees	48,066	–	12,846	12,116	190	73,218
Springfield Rendering Employees	1,752	–	4,785	2,151	–	8,688
Starmsco	66,350	–	30,000	15,747	533	112,630
Willimansett	12,131	–	23,546	5,861	83	41,621
CLINTON						
Colonial Press	95,342	25,426	31,583	5,459	284	158,094
DANVERS						
Essex Agricultural	14,087	–	22,240	599	–	36,926
DOUGLAS						
Hayward-Schuster Employees	27,155	11,011	70,779	7,394	427	116,766
EVERETT						
Everett	67,453	125,994	17,010	27,008	348	237,813
Everett Fire Department	29,403	–	9,139	8,784	–	47,326
Everett Police	13,212	–	6,806	2,424	–	22,442
Merchemco	149,979	83,554	24,000	13,572	814	271,919
New Deal	66,315	–	10,106	7,955	–	84,376
Octane	72,624	–	32,000	12,696	–	117,320
Wapico	4,366	–	2,049	2,237	–	8,652
FALL RIVER						
Butchers Rendering Employees	2,872	–	5,819	1,551	–	10,242
Fall River Boys' Club	26,573	1,065	19,767	1,750	107	49,262
Fall River Municipal Employees	209,607	512,745	182,360	85,338	375	990,425
Fall River Postal Employees	15,416	–	22,492	3,699	–	41,607
Fall River Textile Workers	11,478	–	10,609	2,439	45	24,571
Kavodian	10,165	–	–	924	–	11,089
Weavers Progressive	23,309	–	–	2,427	–	25,736

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
$	$	$	$	$						$
15,253	–	–	1,925	–	3	–	100	41	–	395
67,523	–	–	16,629	65	4	–	237	128	–	1,337
5,830	–	–	791	2	1	–	72	39	–	276
107,353	–	–	35,014	172	2	–	544	430	–	4,706
18,237	–	–	1,782	3	3½	–	196	70	–	512
78,467	–	–	12,393	50	2½	–	229	103	–	2,021
20,662	–	2,143	3,659	24	2	–	209	121	–	1,059
51,671	–	–	4,405	173	3	–	438	317	–	2,005
44,614	–	–	2,741	9	4	–	166	55	–	540
43,739	–	–	5,700	5	3	–	256	143	–	942
123,467	–	–	18,553	49	2	–	781	255	–	3,576
48,470	–	–	14,050	20	–	–	331	179	–	1,069
7,972	–	–	1,258	1	2½	–	129	30	–	94
183,325	–	–	7,096	3,066	2½	–	1,001	244	–	2,506
58,711	–	8,704	8,214	63	2¾	–	323	184	–	1,432
599,140	398,989	56,419	75,180	15,299	2	2	2,555	661	1,316	12,086
66,126	–	–	6,965	127	2	–	869	379	–	1,789
7,039	557	–	1,091	1	4½	–	64	33	–	104
104,733	–	–	6,994	903	3	–	803	370	–	2,679
31,721	–	8,199	1,686	15	1½	–	213	61	–	645
145,284	–	–	11,536	1,274	2.7	–	548	269	–	4,008
21,517	13,149	–	2,257	3	3	2½	204	46	83	298
97,966	–	3,025	15,771	4	1½	–	510	133	–	780
217,098	–	–	20,629	86	3	–	633	305	–	4,374
41,870	–	–	4,829	627	4	–	218	105	–	610
19,167	–	–	3,231	44	2½	–	146	77	–	340
248,182	–	–	22,039	1,698	4	–	992	573	–	3,549
65,826	1,195	–	17,352	3	3	–	879	556	33	2,913
100,437	–	–	16,863	20	3	–	750	385	–	2,756
7,566	–	–	1,084	2	4	–	100	67	–	147
9,329	–	–	857	56	3	–	59	23	–	109
44,227	–	–	4,946	89	2	–	489	142	–	888
927,196	–	–	63,044	185	4	–	2,541	1,030	–	5,554
35,461	–	–	6,144	2	3½	–	345	135	–	524
11,296	–	6,494	6,773	8	2	–	309	94	–	447
10,029	–	–	996	64	3	–	98	42	–	149
21,243	–	–	4,483	10	2	–	478	320	–	684

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
FITCHBURG	$	$	$	$	$	$
Cleghorn	25,328	250	27,450	3,496	–	56,524
Crobank	14,277	–	43,735	1,679	108	59,799
Falpaco	1,914	–	21,604	149	58	23,725
Filestra	6,552	–	762	2,327	–	9,641
Fitchburg I-C	312,666	512,203	85,597	33,669	3,197	947,332
Fitchburg Postal Employees	14,908	–	34,566	1,792	–	51,266
Fitchburg Teachers	3,926	–	1,799	1,912	–	7,637
Fitchco	17,080	–	21,844	10,349	266	49,539
Hardware Employees	554	–	–	364	39	957
Senco	11,469	–	26,376	1,585	–	39,430
Simonds Employees	11,887	–	121,061	1,602	–	134,550
Tri-City Dairymen's	7,988	–	2,197	3,506	–	13,691
Workers'	38,689	2,672,120	1,191,252	120,542	18,711	4,041,314
FRAMINGHAM						
D.M.C.	62,732	–	179,709	21,595	104	264,140
Fountain	1,865	–	11,135	2,534	–	15,534
Framingham UAW	10,248	–	–	2,850	59	13,157
Independent Hebrew	4,678	–	1,691	1,065	12	7,446
FREETOWN						
Freetown	1,063	–	–	157	–	1,220
GARDNER						
Gardner Franco-American	118,183	231,717	40,425	45,177	1,798	437,300
GLOUCESTER						
Gloucester	12,861	–	615	167	–	13,643
Gloucester Fire Department	5,787	–	3,748	708	–	10,243
Gloucester Municipal	18,028	–	8,350	681	–	27,059
Gloucester Teachers Association	5,671	–	4,657	1,278	–	11,606
GREENFIELD						
G. T. & D.	33,635	–	40,844	6,269	–	80,748
Treasure	16,486	–	2,020	4,419	–	22,925
GROTON						
Hovoco	9,916	–	13,326	996	131	24,369
HANSON						
Hanson	64,156	99,876	2,518	14,010	–	180,560
HARDWICK						
Sanapak Employees	424	–	–	315	–	739

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
$	$	$	$	$						$
46,777	–	–	9,744	3	3¼	–	341	224	–	542
53,800	–	–	5,991	8	2½	–	591	172	–	615
15,850	5,161	–	2,713	1	3	–	171	33	23	98
8,503	–	–	1,091	47	4	–	67	43	–	184
846,587	2,818	–	78,845	19,082	3½	3	2,917	1,239	5	15,174
45,994	308	–	4,964	–	3¾	–	184	86	12	630
7,041	–	–	574	22	3	–	87	23	–	197
44,147	–	–	5,342	50	4½	–	295	118	–	596
328	–	–	629	–	–	–	70	23	–	17
30,257	4,304	–	4,834	35	4	2	141	53	49	223
122,667	–	–	9,382	2,501	3⅜	–	783	156	–	342
2,007	10,501	–	1,183	–	2½	2½	110	35	51	80
1,382,258	2,133,713	–	506,877	18,466	2¼	2¼	3,769	959	2,065	21,887
198,643	37,685	–	27,773	39	4	–	1,570	488	257	906
14,383	139	–	1,008	5	2½	–	73	21	2	150
12,126	–	–	947	84	4	–	241	106	–	–
6,342	–	–	1,099	5	2	–	97	38	–	223
1,180	–	–	39	1	–	–	55	16	–	33
388,238	–	–	24,813	24,248	2½	–	1,128	524	–	7,455
7,583	–	–	6,042	18	–	–	89	52	–	259
9,410	–	–	832	1	3½	–	61	43	–	256
25,700	–	–	1,356	3	3½	–	173	95	–	175
10,357	–	–	1,249	–	2	–	116	31	–	286
72,541	–	–	8,200	7	3	–	591	173	–	992
15,967	–	5,063	1,892	3	4	–	142	70	–	308
22,161	–	–	2,207	1	3	–	167	70	–	172
163,493	9,143	–	6,403	1,521	4	–	723	272	44	3,190
707	–	–	26	6	–	–	41	4	–	7

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
HAVERHILL	$	$	$	$	$	$
Hamel Employees'	6,872	–	47,747	730	–	55,349
Haverhill	13,365	–	3,332	2,402	113	19,212
Haverhill Fire Department	11,860	920	25,054	9,094	–	46,928
Haverhill Italian American	58,529	168,219	167,071	25,793	578	420,190
Haverhill Police Department	3,628	–	10,000	2,946	–	16,574
Haverhill Postal Employees	6,643	–	1,000	770	–	8,413
Haverhill Teachers	21,901	22,896	68,566	5,582	137	119,082
Olympia	6,101	–	1,000	2,958	181	10,240
HOLYOKE						
Holyoke	4,859	293,073	257,891	30,693	3,972	590,488
Holyoke G & E Employees	3,227	–	4,456	2,161	–	9,844
Holyoke Municipal Employees	19,963	–	12,470	1,544	10	33,987
Holyoke Postal	14,517	–	5,750	1,327	–	21,594
Holyoke Teachers'	17,269	–	8,560	67	5	25,901
Nablanko	21,476	–	7,880	7,396	–	36,752
Prentiss Wire	4,738	–	4,616	2,415	–	11,769
Service Grocers	2,387	–	4,000	3,865	–	10,252
LAWRENCE						
Beach Soap Employees	4,057	–	15	496	–	4,568
Elgasco	38,500	–	14,006	11,466	–	63,972
Emastryco	38,008	–	23,161	2,174	101	63,444
Frontenac	19,803	47,238	13,513	19,781	874	101,209
Lawrence	157,550	94,042	33,098	16,269	1,618	302,577
Lawrence Modern	28,581	–	21,259	9,528	110	59,478
Lawrence Postal Employees	6,753	–	1,011	1,379	–	9,143
Lawrence Teachers'	20,556	–	22,974	4,698	61	48,289
Marconi	56,035	18,544	6,000	12,267	282	93,128
Pacific Mills	12,762	–	227,350	24,174	286	264,572
Prospect Hill Presbyterian	3,005	–	49	1,441	–	4,495
United	8,316	–	7,000	1,433	40	16,789
LEOMINSTER						
Doyle Works	5,724	–	47,829	3,561	10	57,124
Nenco	4,959	–	7,000	10,782	–	22,741
Pyralart Employees	62,522	3,288	38,418	29,483	–	133,711
LOWELL						
Bon Marche Employees	2,995	–	7,000	436	–	10,431
Highland	50,792	–	28,452	2,745	–	81,989
Ideal	33,683	–	12,776	209	195	46,863
Jeanne d'Arc	98,698	1,753,812	830,460	161,637	25,000	2,869,607
Lowell	74,184	24,369	30,000	9,027	386	137,966
Lowell Bleachery	11,563	8,780	14,046	5,529	52	39,970
Lowell Electric Light Employees	21,841	–	26,480	3,067	225	51,613
Lowell Firemen's Club	20,072	–	29,756	520	121	50,469
Lowell Postal Employees	7,780	–	12,000	4,309	–	24,089
Northern Massachusetts Telephone Workers	202,577	695,735	231,979	51,177	2,315	1,183,783
LUNENBERG						
Clover Hill	2,364	–	11,387	412	–	14,163

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
$	$	$	$	$						$
50,216	–	–	5,133	–	3	–	273	72	–	348
14,275	–	–	4,936	1	3	–	161	50	–	1,178
42,470	–	–	4,390	68	3½	–	280	66	–	484
381,091	–	14,256	24,800	43	3	–	881	269	–	5,190
14,954	–	–	1,619	1	3	–	103	21	–	344
5,699	–	–	2,714	–	5	–	90	48	–	206
88,321	–	22,318	8,439	4	4	–	205	59	–	905
7,819	–	1,323	1,042	56	4	–	97	47	–	168
509,833	–	–	72,422	8,233	2⅛	–	601	119	–	4,324
9,139	–	–	682	23	3	–	79	42	–	145
25,258	–	–	8,637	92	2	–	159	117	–	630
15,855	–	–	5,738	1	6	–	179	86	–	474
23,269	–	–	2,571	61	3½	–	160	45	–	216
31,884	–	–	4,828	40	2¾	–	535	221	–	796
10,435	–	–	1,333	1	3	–	105	38	–	127
9,794	–	–	456	2	2	–	53	8	–	101
4,008	–	–	560	–	4	–	62	34	–	94
21,932	31,770	–	10,156	114	4	2	296	208	273	900
55,044	–	–	8,399	1	4	–	230	124	–	721
26,558	55,343	8,840	9,606	862	2½	1½	577	129	186	2,889
190,696	44,437	5,046	62,134	264	2½	2	1,548	732	69	12,405
49,816	–	–	9,652	10	3	–	340	79	–	2,072
6,145	–	–	2,995	3	3	–	174	68	–	349
43,980	–	–	4,305	4	2½	–	223	67	–	1,330
77,830	–	521	14,139	638	3½	–	524	255	–	3,681
246,432	–	–	18,107	33	1½	–	915	87	–	1,151
4,142	–	–	351	2	3	–	88	12	–	26
11,336	–	–	3,453	2,000	2	–	177	29	–	801
40,334	–	8,104	6,685	2,001	3¼	–	334	73	–	636
21,175	–	–	1,535	31	1	–	236	78	–	52
98,588	–	21,379	13,729	15	3	–	602	284	–	1,704
9,782	–	–	649	–	2	–	94	33	–	120
70,881	–	–	11,087	21	2½	–	353	183	–	2,116
39,494	1,352	–	5,809	208	3	–	292	132	2	1,198
2,686,681	–	–	182,907	19	2¼	–	5,783	762	–	13,711
111,256	–	–	26,627	83	3	–	355	169	–	3,738
15,268	15,900	276	8,524	2	3	2	308	78	38	1,760
47,665	–	–	3,875	73	2¼	–	272	104	–	1,017
46,770	–	–	3,699	–	3½	–	251	123	–	443
21,404	–	–	2,685	–	3	–	149	59	–	462
1,055,330	–	–	128,279	174	3	–	2,945	1,019	–	19,353
13,589	–	–	573	1	2½	–	52	15	–	130

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
LYNN	$	$	$	$	$	$
Brotherhood	350,370	123,655	90,339	39,815	1,600	605,779
General Electric River Works Employees	340,676	–	156,536	65,407	27,328	589,947
Labor Circle	61,646	13,365	123,355	7,212	1,468	207,046
Lynn	83,900	29,735	194,192	31,672	207	339,706
Lynn Independent Workmen's Circle	48,508	18,223	12,000	3,724	1,705	84,160
Lynn Municipal Employees	23,004	–	20,240	1,792	93	45,129
Lynn Police	25,042	21,594	8,039	2,606	–	57,281
Lynn Postal District Employees	62,814	–	15,085	6,162	–	84,061
Lynn Teachers	39,829	1,400	10,000	3,712	–	54,941
St. Jean Baptiste Parish	37,769	160,081	54,682	20,462	14,390	287,384
West Lynn G. E. Employees	259,620	–	54,898	1,246	26,357	342,121
MALDEN						
Bell Rock	14,937	–	4,284	4,001	180	23,402
Cosmopolitan	22,924	–	9,590	4,613	–	37,127
Faulkner	4,396	–	1,900	3,199	12	9,507
Judson	3,400	–	68	857	–	4,325
Majestic	8,942	–	2,798	2,002	16	13,758
Malden City Employees	12,894	–	–	929	–	13,823
Malden G. & E. Employees	63,942	–	179,999	11,044	362	255,347
Progressive Workmen's	354,751	1,382,463	784,836	35,656	12,000	2,569,706
Safety	11,856	8,634	7,050	3,888	100	31,528
MANSFIELD						
Mansfield	25,479	25,881	28,335	6,866	300	86,861
MARBLEHEAD						
V.F.W. No. 2005	10,425	–	9,708	2,090	–	22,223
MARLBOROUGH						
St. Mary's Parish	21,889	19,832	944	12,045	51,640	106,350
MAYNARD						
Maynard Consumers'	39,851	–	27,721	50,897	431	118,900
MEDFORD						
Medford Consumers'	949	–	–	275	–	1,224
Medford Municipal Employees	71,791	–	4,065	1,108	–	76,964
Oxford Print	2,319	–	3,514	526	–	6,359
MEDWAY						
Medway	4,752	–	1,721	639	–	7,112
MIDDLEBOROUGH						
Middleborough	5,678	–	200	1,468	–	7,346
Nemasket	7,732	–	16,034	12,216	–	35,982

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid On Deposits During Year	Members	Borrowers	Depositors	Operating Expense
$	$	$	$	$						$
549,003	–	–	56,629	147	4	–	1,119	540	–	7,918
498,536	–	–	91,261	150	2.5	–	7,838	3,807	–	17,179
149,642	41,405	–	15,996	3	3	3	677	178	306	3,057
295,989	–	–	41,065	2,652	3	–	787	217	–	5,568
78,165	–	–	5,831	164	3	–	445	196	–	2,267
41,493	–	–	3,634	2	3	–	321	181	–	946
52,102	–	–	5,173	6	3	–	254	109	–	1,278
65,845	–	–	18,212	4	5	–	364	199	–	1,761
49,421	–	–	5,484	36	4	–	390	127	–	1,432
148,220	107,499	8,195	23,005	465	3	2	845	256	382	4,535
302,302	–	–	35,922	3,897	2	–	3,060	1,226	–	13,234
21,713	–	–	1,678	11	4	–	191	143	–	773
33,842	–	–	3,285	–	4	–	214	140	–	807
8,327	–	–	1,180	–	4	–	56	32	–	161
3,730	–	–	593	2	2½	–	53	30	–	126
12,534	–	–	1,191	33	3	–	142	66	–	486
11,210	–	–	2,561	52	6	–	232	144	–	254
212,466	–	19,369	23,251	261	3½	–	714	323	–	4,253
2,284,256	–	–	238,153	47,297	2⅛	–	5,315	1,334	–	21,720
26,828	–	–	4,697	3	2	–	225	64	–	1,287
46,919	33,706	–	5,533	703	2½	2	618	207	157	1,663
17,602	–	–	4,494	127	3	–	331	134	–	1,131
39,161	45,249	10,701	11,009	230	2½	2	222	136	172	3,476
34,576	46,476	34,711	3,111	26	2½	2	458	184	122	1,334
1,081	–	–	143	–	2	–	80	25	–	42
64,374	–	–	12,097	493	4¾	–	611	337	–	3,285
5,682	–	–	676	1	5½	–	43	15	–	105
6,172	–	–	939	1	2¼	–	96	37	–	199
6,259	–	–	1,063	24	3	–	122	58	–	155
34,187	–	–	1,767	28	2	–	247	82	–	409

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY
AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST
AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
MILFORD	$	$	$	$	$	$
Milford	12,185	–	19,585	3,913	–	35,683
MILLBURY						
High Carbon	22,374	–	19,500	6,236	–	48,110
Millbury	61,965	5,490	1,952	2,305	534	72,246
NEW BEDFORD						
Aerovox Employees	25,681	–	84,659	19,892	–	130,232
Armour Fall River-New Bedford	606	–	2,000	409	–	3,015
Continental Employees	40,158	56,177	46,757	31,923	–	175,015
New Bedford Gas & Edison Light Company Employees'	28,913	–	81,215	7,415	204	117,747
New Bedford Municipal Employees	22,371	96,340	55,495	26,290	223	200,719
New Bedford Postal Employees	9,831	–	3,220	4,766	–	17,817
Press Radio	4,092	–	6,594	3,648	–	14,334
Revere Copper & Brass Employees	35,846	–	95,005	21,783	370	153,004
St. Anne	3,805	259,291	99,719	33,758	363	396,936
Security	64,044	159,442	57	32,192	4,619	260,354
Southern Mass. Telephone Workers	172,595	161,950	190,290	15,990	6,692	547,517
U-Strayco	39,611	–	50,573	3,212	–	93,396
NEWBURYPORT						
Newburyport	17,343	–	1,008	3,492	–	21,843
Ruthco	5,488	–	1,321	18,291	–	25,100
NEWTON						
Newton Municipal	33,065	–	27,939	6,278	30	67,312
Newton Teachers	8,716	–	1,034	15	28	9,793
NORTH ADAMS						
Hoosac Employees	19,183	–	10,000	11,025	–	40,208
North Adams	6,439	–	10,322	2,770	89	19,620
Sprague Electric	45,209	–	47,079	83,900	–	176,188
NORTHAMPTON						
Northampton Hosiery Workers'	13,960	1,800	30,144	2,097	–	48,001
NORTHBRIDGE						
KB	7,810	–	12,250	1,018	–	21,078
W. M. W.	83,801	–	100,489	18,368	383	203,041
NORWOOD						
Holliston Mills	8,400	–	8,000	14,207	–	30,607
Norwood School Employees'	14,332	–	14,780	–	–	29,112
Plimpton	16,978	–	90,675	8,318	–	115,971
Winslow Bros. & Smith Company	12,487	–	84,807	6,492	329	104,115

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
$	$	$	$	$						$
28,992	–	–	6,685	6	2½	–	72	31	–	435
44,585	–	–	3,522	3	3	–	183	81	–	468
63,709	–	–	5,189	3,348	3	–	448	242	–	2,826
124,523	–	–	5,545	164	3	–	883	191	–	288
2,415	–	–	600	–	3	–	23	9	–	50
163,193	–	–	11,149	673	3	–	517	246	–	352
59,045	43,534	–	15,160	8	4	1¼	555	201	–	536
180,307	–	–	15,357	5,055	3¼	–	1,082	231	–	1,776
15,633	–	–	2,171	13	3	–	175	69	–	495
13,527	–	–	802	5	3	–	130	46	–	246
141,802	–	–	10,974	228	2	–	538	205	–	2,981
208,174	83,966	–	104,752	44	3½	2½	716	118	456	4,773
235,883	–	–	24,297	174	2½	–	1,617	510	–	7,844
482,414	–	–	53,227	11,876	2¼	–	1,739	641	–	11,675
84,297	–	–	9,031	68	2½	–	291	156	–	1,646
16,732	–	–	5,108	3	3	–	166	59	–	427
19,316	–	–	5,770	14	2½	–	328	164	–	300
62,870	–	–	4,432	10	3½	–	440	235	–	1,543
7,333	–	–	958	1,502	3	–	144	36	–	150
38,575	–	–	1,571	62	4	–	264	98	–	425
17,188	–	–	2,432	–	1½	–	67	21	–	282
158,259	4,674	–	13,223	32	2½	–	1,376	403	119	480
45,590	–	–	2,405	6	2	–	263	81	–	324
19,201	–	–	1,875	2	4	–	96	42	–	65
177,635	–	–	25,393	13	2	–	2,376	860	–	3,721
27,731	–	–	2,874	2	3	–	126	53	–	152
26,418	–	–	1,456	1,238	2½	–	111	37	–	404
37,138	71,082	–	7,741	10	4½	1½	480	142	480	–
93,222	–	–	10,821	72	2½	–	435	94	–	935

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
PEABODY						
	$	$	$	$	$	$
A. C. Lawrence Employees'	93,477	–	8,063	3,884	142	105,566
Kirstein Leather Employees	721	–	6,000	2,630	17	9,368
Korn Leather Employees	6,557	–	7,917	5,640	–	20,114
Popular	21,093	–	27,931	2,417	70	51,511
PITTSFIELD						
Berkshire	31,403	–	9,000	4,855	213	45,471
Eagle	3,841	–	800	1,671	14	6,326
Pittsfield G. E. Employees	268,946	–	273,398	152,285	–	694,629
Pittsfield Postal Employees	5,424	–	4,689	832	–	10,945
Pittsfield Teachers'	2,783	–	2,501	1,144	–	6,428
PLYMOUTH						
Plymouth Cordage	41,936	35,712	226,735	8,749	548	313,680
QUINCY						
Pneumatic	15,522	–	34,999	4,270	–	54,791
Presidents City	6,648	–	5,056	200	–	11,904
Quincy EMSR	26,552	–	24,568	4,153	250	55,523
Quincy Firemen's	22,215	12,250	1,164	6,537	33	42,199
White	14,550	–	31,040	6,846	–	52,436
Wollaston	38,360	5,407	3,000	267	14	47,048
REVERE						
Revere Schools	1,951	–	97	85	–	2,133
Sales House	9,153	–	676	2,178	–	12,007
ROCKLAND						
Rockland	129,497	25,751	352,417	36,142	–	543,807
SALEM						
Hellenic	15,237	–	16,642	8,390	–	40,269
Jewish Community	44,553	–	57,817	527	259	103,156
Northshore	33,070	–	40,387	9,904	75	83,436
St. Joseph	29,610	236,032	70,886	11,753	185	348,466
Salem	33,914	–	46,294	8,121	45	88,374
Sylvania Employees	189,303	5,265	328,974	33,149	3,406	560,097
SAUGUS						
Saugus	101,124	23,131	45,827	58,419	2,736	231,237
SHIRLEY						
Samson Cordage Employees	6,102	–	17,028	2,188	–	25,318

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
$	$	$	$	$						$
91,078	–	–	11,798	2,690	2½	–	1,221	635	–	6,743
8,540	–	–	819	9	3	–	86	17	–	156
19,231	–	–	876	7	2	–	136	51	–	494
44,013	–	–	6,725	773	2	–	313	75	–	1,241
39,311	–	–	5,820	340	3	–	123	76	–	958
5,833	–	–	493	–	2	–	64	25	–	39
620,640	–	–	73,965	24	2½	–	6,527	1,760	–	19,334
9,300	–	–	1,645	–	5½	–	91	47	–	165
6,006	–	–	421	1	2½	–	84	20	–	152
295,669	–	–	16,189	1,822	2	–	968	244	–	5,667
49,231	–	–	5,376	184	3	–	396	191	–	221
10,023	–	–	1,875	6	2½	–	151	46	–	258
50,678	–	–	4,809	36	3	–	232	151	–	1,341
39,002	–	–	2,819	378	3	–	254	118	–	1,151
48,102	–	–	4,329	5	5	–	175	94	–	449
44,067	–	–	2,952	29	4	–	401	323	–	1,753
1,587	–	–	546	–	–	–	78	14	–	165
6,992	–	–	5,000	15	3	–	196	82	–	973
315,469	178,162	–	49,991	185	3	2	2,138	837	588	9,726
36,606	–	–	3,642	21	3	–	131	79	–	735
92,846	–	–	10,278	32	3	–	335	86	–	1,681
74,748	–	–	8,627	61	3	–	394	159	–	2,090
13,441	286,567	7,377	38,245	2,836	2½	2½	875	204	643	3,908
76,423	–	–	11,947	4	3	–	329	103	–	1,254
404,932	–	113,557	41,577	31	2¼	–	2,566	930	–	16,554
216,061	–	–	12,094	3,082	4	–	1,478	717	–	6,729
17,971	–	6,545	797	5	3	–	138	63	–	90

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
SOMERSET						
Somerset Community	$ 98,171	$ 33,121	$ 385	$ 29,589	$ 2,709	$ 163,975
SOMERVILLE						
Colasso	18,865	–	18,000	5,217	12	42,094
Hinckley Rendering Employes	4,170	–	2,639	3,211	–	10,020
Nedco Employees	16,804	–	14,686	1,994	–	33,484
SOUTHBRIDGE						
Southbridge	49,055	254,892	142,225	7,287	2,387	455,846
SPRINGFIELD						
American Bosch	70,914	–	74,916	24,484	260	170,574
Bay State Thread Works	619	–	7,622	1,315	–	9,556
Beth Israel	14,547	–	9,778	10,048	2	34,375
Buxton Employees	4,974	–	1,500	3,209	–	9,683
Chapman Valve, The	44,783	–	48,705	18,465	–	111,953
Cheney Bigelow	2,255	–	3,726	897	20	6,898
Dairy	13,545	–	33,023	22,502	81	69,151
Diamond Match Employees	38,919	–	34,833	9,700	–	83,452
Jewish	31,716	2,600	31,608	6,255	90	72,269
John H. Breck Employees	29,407	–	6,110	2,205	–	37,722
Kelko	31,926	66,235	55,599	4,456	–	158,216
Library Employees	599	–	795	549	–	1,943
Maccabean Pythian	2,587	–	296	1,016	29	3,928
Monarch	16,886	–	16,182	2,379	–	35,447
Monsanto Plastics	109,119	121,195	39,881	21,189	8,955	300,339
Pynchon	9,615	–	17,886	2,717	–	30,218
Setco	20,980	1,365	34,668	1,815	–	58,828
Springfield Armory	93,241	23,739	48,285	15,959	426	181,650
Springfield FCA Employees	21,467	–	40,864	3,626	116	66,073
Springfield Franco-American	24,928	16,258	13,190	442	–	54,818
Springfield Mass. Municipal Employees	250,443	234,895	149,111	31,620	140	666,209
Springfield Mass. Post Office Employees	52,827	59,704	312,583	20,608	1,960	447,682
Springfield Street Railway Employees	61,594	59,584	79,660	29,228	–	230,066
Springfield Teachers	27,667	–	14,284	4,248	–	46,199
Springfield Wemelco	37.048	105,998	99,964	19,552	110	262,672
Westco	129,056	160,410	150,262	9,905	11,883	461,516
Western Massachusetts Telephone Workers	234,244	384,336	453,005	9,800	–	1,081,385
STURBRIDGE						
Augur	1,032	–	–	1,710	–	2,742
SWAMPSCOTT						
Leon E. Abbott Post No. 57 (3)	6,477	1,000	7,165	1,612	139	16,393
TAUNTON						
Adams Post	12,192	27,491	21,808	5,759	265	67,515
Taunton Postal Employees	8,617	–	14,400	3,621	–	26,638

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
151,989	–	–	11,879	107	2	–	987	457	–	4,239
39,104	–	–	2,985	5	3	–	184	84	–	476
7,640	–	1,176	1,204	–	6	–	50	33	–	100
30,326	–	–	3,142	16	3	–	268	137	–	720
387,667	–	52,568	15,475	136	2½	–	991	335	–	8,047
152,033	–	–	18,407	134	2½	–	1,215	369	–	4,241
7,273	–	1,339	944	–	2	–	60	13	–	58
31,522	–	–	2,832	21	–	–	41	25	–	633
9,409	–	–	229	45	–	–	190	45	–	31
93,648	–	–	18,296	9	4¾	–	1,316	560	–	1,345
5,953	–	–	945	–	4	–	72	19	–	55
65,457	–	–	3,689	5	2¾	–	198	94	–	663
77,762	–	–	5,678	12	3	–	339	252	–	892
58,191	–	–	14,056	22	2	–	130	60	–	2,048
34,630	–	–	3,086	6	4	–	143	62	–	336
146,782	–	–	8,934	2,500	3	–	407	144	–	134
1,862	–	–	81	–	1½	–	41	4	–	6
3,103	–	–	825	–	5	–	52	12	–	155
33,768	–	–	1,677	2	2½	–	185	74	–	117
272,438	–	–	10,151	17,750	2.2	–	1,540	689	–	6,581
27,262	–	–	2,955	1	4½	–	246	82	–	60
56,229	–	–	2,597	2	3	–	190	87	–	340
147,397	–	13,242	15,057	5,954	2½	–	1,624	614	–	6,772
62,861	–	–	3,201	11	2⅞	–	162	59	–	175
46,511	–	–	8,136	171	2	–	411	102	–	1,303
560,049	–	–	96,344	9,816	3	–	2,286	1,190	–	12,328
400,397	–	–	43,254	4,031	3	–	598	188	–	4,619
178,175	10,339	2,492	37,784	1,276	3	2	555	268	22	3,800
38,988	–	–	7,191	20	3	–	425	63	–	539
235,911	–	–	16,860	9,901	3¾	–	407	148	–	1,788
424,257	–	2,994	25,799	8,466	3	–	1,716	769	–	5,530
959,045	–	–	122,132	208	2½	–	3,102	845	–	14,760
2,621	–	–	64	57	–	–	219	9	–	2
15,473	–	–	908	12	3	–	174	66	–	344
62,599	–	138	4,771	7	4	–	217	75	–	39
23,908	–	–	2,727	3	3	–	123	60	–	277

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY
AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST
AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
WAKEFIELD	$	$	$	$	$	$
L. B. Evans Employees	6,627	–	33,294	7,134	–	47,055
WALPOLE						
H and V	8,456	–	60,640	3,223	234	72,553
Kendall Mills	19,558	7,608	36,574	13,597	–	77,337
Neponset	153,331	541,922	124,026	82,935	5,003	907,217
Walpole Municipal Employees	7,757	–	15,507	2,100	246	25,610
WALTHAM						
Grover Cronin	19,355	–	45,731	3,791	11	68,888
Middlesex Carmen's	43,395	–	2,016	1,207	449	47,067
Raytheon Employees	263,249	–	224,477	8,816	1,708	498,250
Regal	8,831	–	1,635	633	–	11,099
Waltham Municipal Employees	4,185	–	–	1,336	37	5,558
Waltham Teachers	6,547	–	515	769	–	7,831
Waltham Watch	9,779	–	40,005	6,877	586	57,247
WATERTOWN						
Arsenal Employees	33,763	–	186	32,121	72	66,142
Lewandos Employees	4,406	–	20,500	2,133	–	27,039
Pequossette	4,038	–	966	996	–	6,000
Watertown Municipal	24,936	1,376	16,240	9,279	203	52,034
WEBSTER						
Webster	29,879	163,522	105,324	25,247	12	323,984
WESTFIELD						
Westfield Polish-American	15,771	–	1,175	2,167	–	19,113
WEST SPRINGFIELD						
General Fibre Employees	12,404	–	20,853	2,832	–	36,089
Gilbarco Employees	41,086	97,375	290,386	43,765	843	473,455
Perkins Gear	7,158	–	20,878	2,508	–	30,544
WICO Employees	40,037	–	56,013	28,673	393	125,116
WESTWOOD						
Westwood	681	–	–	929	516	2,126
WEYMOUTH						
Landing	1,753	–	1,700	1,585	–	5,038
Stetson Shoe Employees	12,813	–	32,285	3,743	–	48,841
WINCHENDON						
Marquette	43,475	–	8,697	457	58	52,687

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
$ 44,568	$ –	$ –	$ 2,482	$ 5	3	–	254	88	–	$ 333
68,352	–	–	4,181	20	3	–	193	63	–	308
68,002	–	–	9,330	5	3½	–	661	155	–	563
535,721	258,103	–	80,020	33,373	4	1	3,225	901	2,352	6,959
23,077	–	–	2,295	238	2½	–	182	50	–	184
64,834	–	–	3,972	82	3	–	214	93	–	–
37,790	–	–	7,015	2,262	3½	–	217	128	–	1,499
440,942	–	–	36,387	20,921	3	–	3,209	1,320	–	12,817
9,772	–	–	1,326	1	3	–	92	46	–	216
5,369	–	–	141	48	–	–	106	34	–	224
6,683	–	–	1,148	–	4	–	100	40	–	71
51,964	–	–	5,283	–	–	–	614	148	–	2,845
56,313	–	3,277	6,077	475	3	–	864	309	–	3,461
26,024	–	–	1,013	2	3¼	–	164	60	–	496
5,500	–	–	500	–	–	–	74	20	–	57
46,996	–	–	4,896	142	3	–	398	168	–	1,624
184,034	100,488	13,592	13,639	12,231	3	2	591	145	119	3,063
16,519	–	–	2,593	1	2½	–	170	66	–	131
27,959	–	6,547	1,569	14	2½	–	146	84	–	844
453,934	–	–	19,490	31	3	–	1,087	329	–	2,531
25,966	–	–	4,578	–	3½	–	235	201	–	448
115,876	–	–	9,206	34	3	–	455	180	–	1,830
1,586	520	–	7	13	–	–	27	4	2	31
4,624	–	–	412	2	3	–	135	29	–	62
44,537	–	–	4,264	40	2½	–	239	94	–	743
45,143	–	–	7,518	26	2½	–	424	239	–	1,608

LIST OF CREDIT UNIONS ARRANGED ALPHABETICALLY AND LIABILITIES, DIVIDENDS AND INTEREST PAID, INTEREST AS OF

Location and Name (*Words "Credit Union" omitted in each case*)	Personal Loans	Real Estate Loans	Investments	Cash	Other Assets	Total Assets
WINTHROP						
Beach	$ 33,924	$ –	$ 34,200	$ 5,488	$ 180	$ 73,792
WORCESTER						
Armour Worcester	3,291	–	1,052	3,098	10	7,451
Barton	3,275	–	9,353	263	–	12,891
Central Massachusetts Telephone Workers'	117,101	123,116	205,757	8,079	–	454,053
Craftsman	6,921	–	14,806	–	–	21,727
Graton & Knight Employees, The	16,339	26,294	30,412	270	458	73,773
John Bath Employees	8,032	–	6,165	6,804	–	21,001
Jonsteel	7,202	–	14,000	4,553	–	25,755
Morgan Employees	6,463	–	29,052	10,022	–	45,537
Moulded Plastics	2,192	–	1,902	3,669	27	7,790
Norton	47,710	400	152,780	21,228	–	222,118
Reed-Prentice Employees	4,880	–	19,976	9,795	–	34,651
Rockwood Sprinkler Employees'	6,357	–	18,673	3,856	–	28,886
South Works	391,111	–	356,583	35,252	37	782,983
Washburn Employees	2,904	–	16,762	2,630	–	22,296
Wick-Spring Employees	19,590	–	18,490	459	–	38,539
Worcester C. D.	3,018	–	2,127	14,827	–	19,972
Worcester Fire Department	28,465	–	9,400	659	–	38,524
Worcester Gas Light Employees	20,562	–	6,804	3,619	31	31,016
Worcester Police Department	27,191	–	8,418	1,268	–	36,877
Worcester Polish	3,532	–	2,480	1,935	–	7,947
Worcester Postal	45,595	–	2,581	1,272	–	49,448
Worcester Public Works	7,191	–	5,091	1,676	5	13,963
Worcester Teachers	36,754	–	29,059	2,652	20	68,485
Worcester Thompson	4,074	–	10,491	7,214	–	21,779
Worcester Wire Works Employees	16,738	–	55,018	8,853	308	80,917
Worcester Workmen's Circle	6,151	–	19,744	3,599	8	29,502
Wortel	11,679	–	35,020	15,730	–	62,429

BY CITIES AND TOWNS, SHOWING PRINCIPAL ASSETS CHARGED ON PERSONAL LOANS AND OTHER INFORMATION JUNE 30, 1950

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
$	$	$	$	$						$
67,129	–	–	6,644	19	2½	–	359	226	–	1,727
6,083	–	–	1,368	–	–	–	49	21	–	158
11,171	–	–	1,717	3	–	–	186	44	–	149
400,316	–	–	45,367	8,370	3	–	1,280	419	–	6,286
18,224	–	–	3,441	62	4.2	–	183	23	–	127
63,005	–	–	10,737	31	2½	–	514	175	–	1,549
20,207	–	–	728	66	3¾	–	134	74	–	196
25,128	–	–	617	10	–	–	232	57	–	170
43,476	–	–	2,059	2	2½	–	386	66	–	288
6,907	–	–	879	4	–	–	102	31	–	150
165,802	–	–	53,099	3,217	6	–	2,706	480	–	939
32,648	–	–	1,994	9	2	–	238	74	–	138
13,051	12,872	–	2,962	1	4	–	211	51	129	198
358,702	314,323	–	109,758	200	2	–	3,173	1,375	2,751	22,839
13,634	–	7,771	889	2	2½	–	150	40	–	150
33,554	–	–	4,891	94	3	–	256	87	–	564
19,333	–	–	613	26	–	–	269	56	–	101
33,406	–	–	5,082	36	3	–	323	180	–	743
26,061	–	1,726	3,139	90	2¼	–	280	143	–	518
33,939	–	–	2,918	20	4	–	224	100	–	400
3,604	3,239	–	1,100	4	3	–	101	10	23	82
41,073	–	–	8,339	36	5	–	560	275	–	1,667
12,704	–	–	1,256	3	3	–	168	94	–	230
62,604	–	–	5,874	7	3	–	421	169	–	653
19,025	–	–	2,749	5	–	–	242	43	–	68
71,207	–	–	9,617	93	3	–	372	108	–	1,549
22,639	–	–	6,863	–	2	–	193	33	–	720
60,979	–	–	1,383	67	3	–	610	151	–	312

CREDIT
INDEX TO THE
ARRANGED ALPHABETICALLY
TREASURER, INCORPORATION
AS OF

Line No.	Name	President	Treasurer
1	A. C. Lawrence Employees' Credit Union	R. F. Houghton	C. E. Nygren
2	Acushnet Process Employees Credit Union	G. L. Bradford	A. L. Hawes
3	Adams Post Credit Union	E. J. Malo	J. T. McDonald
4	Aerovox Employees Credit Union	T. P. Richards	H. L. Mohel
5	Aldenville Community Credit Union	R. W. Gelinas	A. J. Deslauriers
6	Allis-Chalmers Credit Union	L. F. Maloof	M. F. Brady
7	Alpha Credit Union	H. C. Robinson	B. B. Paine
8	American Bosch Credit Union	E. O. Lesquier	W. C. LeNoir
9	American Chapels Credit Union	F. D. Arcari	G. R. Pontuso
10	American Independent Credit Union	B. Mack	S. Goroff
11	Amesbury Franco-American Credit Union	A. Roy	E. A. Ouellet
12	Amlico Credit Union	H. S. Wentworth	C. E. Norton
13	Armour Berkeley Street Credit Union	P. G. Welsh	R. E. French
14	Armour Clinton Market Credit Union	R. Kellum	W. G. McGloughlin
15	Armour Fall River-New Bedford Credit Union	A. C. Macdonald	J. J. Lach
16	Armour Leather Credit Union	C. O. Lee	M. B. Martin
17	Armour Worcester Credit Union	L. H. Gazoorian	E. C. McCann
18	Arsenal Employees Credit Union	P. E. Griesmer	R. A. Tuttle
19	Athol Credit Union	F. A. Reynolds	J. R. Linehan
20	Atlantic Credit Union	A. M. Gilman	L. Brooks
21	Attleboro Credit Union	R. J. Fish	R. F. Crook
22	Auger Credit Union	P. W. Burke	J. W. Anderson
23	AWUE Credit Union	E. D. French	A. A. MacAuley
24	Barbourwelt Credit Union	J. F. Jackson	W. E. Patch
25	Barton Credit Union	C. A. Trotter	R. L. Colebrook
26	Barwoolco Credit Union	C. W. Damon	D. E. Fleming
27	Bay State Thread Works Credit Union	O. L. Hupfer	A. E. Smead
28	B. C. G. Employees Credit Union	J. H. Clark	C. Pilato
29	Beach Credit Union	N. Goldberg	M. Goldman
30	Beach Soap Employees Credit Union	A. Brennan	H. A. Caruso
31	Bellevue Credit Union	J. T. Shaughnessy	W. J. Cornwell
32	Bell Rock Credit Union	J. J. London	M. Baer
33	Benjamin Franklin Credit Union	M. Weiner	W. Ginsberg
34	Ber Ditcherver Credit Union	S. Goff	M. Greenspoon
35	Berkshire Credit Union	N. Schreck	J. Klein
36	Beth Israel Credit Union	A. Paroshinsky	I. M. Cohen
37	Beverly Investment Credit Union	P. Rubinstein	J. Rubinstein
38	Blue Hill Neighborhood Credit Union	J. F. Ezrin	J. G. Kofman
39	Bon Marche Employees Credit Union	J. J. McQuade	E. L. Cate
40	Borisaver Credit Union	M. Lieberman	H. Pearlman
41	Boston American Composing Room Credit Union	P. J. Schrifgiesser	G. A. Moorehead
42	Boston Arbeiter Ring Credit Union	A. E. Holenport	A. Shapiro
43	Boston Edison Employees Credit Union	J. P. Hennessy	J. A. Galvin
44	Boston Firefighters Credit Union	J. A. Cutcliffe, Jr.	F. X. Brown
45	Boston I.R.A. Employees Credit Union	B. J. Rolde	J. J. Sullivan
46	Boston Post Credit Union	C. C. Gray	G. P. Paro
47	Boston Post Office Employees Credit Union	G. A. Brady	J. E. Lonergan
48	Boston Progressive Credit Union	A. W. Bonello	N. T. Julien
49	Boston Railway Mail Employees Credit Union	W. D. McIntire	W. H. Dearth
50	Boston Shell Credit Union	F. Farley	M. R. Boudette
51	Boston U.S.C.S.C. Employees Credit Union	J. J. Rutstein	J. F. Conway
52	Boston & Albany Employees Credit Union	L. Kofsky	A. S. Plimpton
53	Boston & Maine Railroad Employees Credit Union	F. J. Tague	R. M Spinney
54	Bridgewater Credit Union	F. Smudin	R. F. King
55	Brighton-Allston Credit Union	F. N. Phillips	G. Davis
56	Broadway Credit Union	I. Finstein	L. M. Rosenberg
57	Brockton Credit Union	D. J. Mahoney	D. S. Tarlow
58	Brockton Brotherhood Credit Union	T. J. Mullins	J. Cohen
59	Brockton EMSR Credit Union	W. W. Courtemanche	C. N. Sanford
60	Brockton Firemen's Credit Union	L. F. Lynch	J. H. Lamontagne
61	Brockton Gas Light Employees Credit Union	R. H. Sheldon	C. F. Kingman
62	Brockton Postal Employees Credit Union	T. J. Barry	L. C. Carter
63	Brookline Municipal Credit Union	A. A. O'Shea	W. H. Burke
64	Brotherhood Credit Union	B. Grob	S. Sherman
65	Burroughs Newsboys Foundation Credit Union	H. R. Burroughs	T. McInerney
66	Butchers Rendering Employees Credit Union	W. W. Pearson	H. A. Taylor
67	Buxton Employees Credit Union	D. W. Corey	R. E. Sharpe
68	Cabot Boston Credit Union	M. C. Barstow	K. R. Ward
69	Cambridge Credit Union	H. Goldman	L. M. Rosenberg
70	Cambridge Portuguese Credit Union	J. G. Loja	A. G. Camacho
71	Cambridge Utilities Employees Credit Union	D. J. MacGillivray	L. T. Higgins

UNIONS
ANNUAL REPORTS
BY NAME, SHOWING PRESIDENT, DATE AND BUSINESS LOCATION
JUNE 30, 1950

Incorporated	Business Location	City or Town	Page	Line No.
1934	10–18 Sawyer Street	Peabody	20	1
1941	Acushnet Process Co. (Main Office)	Acushnet	2	2
1933	21 Hodges Avenue	Taunton	22	3
1941	Aerovox Corp., Hadley Street	New Bedford	18	4
1939	458 Grattan Street (Chicopee Falls District)	Chicopee	10	5
1930	Allis-Chalmers Mfg. Co., 1344 Hyde Park Ave. (Hyde Park District)	Boston	2	6
1942	New England Deaconess Hospital, 195 Pilgrim Road	Boston	2	7
1929	3664 Main Street	Springfield	22	8
1927	Boston American, 5 Winthrop Square	Boston	2	9
1926	272 Broadway	Chelsea	8	10
1939	25 Friend Street	Amesbury	2	11
1942	American Mut. Liability Ins. Co., 142 Berkeley Street	Boston	2	12
1932	775 Columbus Avenue (Roxbury Crossing District)	Boston	2	13
1932	21 South Market Street	Boston	2	14
1933	99 Front Street	New Bedford	18	15
1939	210 South Street	Boston	2	16
1932	219 Summer Street	Worcester	26	17
1940	U. S. Arsenal	Watertown	24	18
1930	534 Main Street	Athol	2	19
1939	353 Broadway	Chelsea	8	20
1936	21 Park Street	Attleboro	2	21
1950	Snell Manufacturing Co., et al., Main Street (Fiskdale District)	Sturbridge	22	22
1928	Western Union Telegraph Co., 230 Congress Street	Boston	2	23
1930	932 North Montello Street	Brockton	8	24
1940	Rice, Barton & Fales, Inc., 65 Tainter Street	Worcester	26	25
1946	Barre Wool Combing Co. Ltd., Vernon Avenue	Barre	2	26
1928	15 Mill Street	Springfield	22	27
1931	Boston Consolidated Gas Co., 100 Arlington Street	Boston	2	28
1939	301 Shirley Street	Winthrop	26	29
1944	125 Lawrence Street	Lawrence	14	30
1929	321 Belgrade Avenue (Roslindale District)	Boston	2	31
1945	185 Salem Street	Malden	16	32
1926	65 Washington Street	Chelsea	8	33
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	2	34
1927	235 East Street	Pittsfield	20	35
1937	1214 Main Street	Springfield	22	36
1913	39 Bow Street	Beverly	2	37
1921	1151 Blue Hill Avenue (Dorchester District)	Boston	2	38
1940	153 Merrimack Street	Lowell	14	39
1927	19 Otisfield Street (Grove Hall District)	Boston	2	40
1929	Boston American, 5 Winthrop Square	Boston	2	41
1938	673 Washington Street	Boston	2	42
1948	39 Boylston Street	Boston	4	43
1947	120 Boylston Street	Boston	4	44
1947	Internal Revenue Agent, 140 Federal Street	Boston	4	45
1929	259 Washington Street	Boston	4	46
1924	Room 460, Federal Building	Boston	4	47
1929	1093 Tremont Street (Roxbury Crossing District)	Boston	4	48
1930	Room 534, Federal Building	Boston	4	49
1942	441 Stuart Street	Boston	4	50
1949	First U. S. Civil Service Commission, Room 909, Federal Bldg.	Boston	4	51
1928	Room 223, South Station	Boston	4	52
1915	Room 301, North Station	Boston	4	53
1941	11 Central Square	Bridgewater	8	54
1950	337 Washington Street (Brighton District)	Boston	4	55
1926	1348 Cambridge Street	Cambridge	8	56
1917	68 Legion Parkway	Brockton	8	57
1936	389 Main Street	Brockton	8	58
1940	Eastern Mass. Street Rwy. Co., 61 Torrey Street	Brockton	8	59
1934	42 Pleasant Street	Brockton	8	60
1926	54 Main Street	Brockton	8	61
1923	43 Crescent Street	Brockton	8	62
1946	238 Washington Street	Brookline	8	63
1934	248 Summer Street	Lynn	16	64
1936	10 Somerset Street	Boston	4	65
1935	86 Birch Street	Fall River	10	66
1950	Buxton, Inc., 93 Orleans Street	Springfield	22	67
1941	Godfrey L. Cabot, Inc., 77 Franklin Street	Boston	4	68
1926	1348 Cambridge Street	Cambridge	8	69
1928	1348 Cambridge Street	Cambridge	8	70
1933	719 Massachusetts Avenue	Cambridge	8	71

CREDIT
INDEX TO THE
ARRANGED ALPHABETICALLY
TREASURER, INCORPORATION
AS OF

Line No.	Name	President	Treasurer
72	Campello Credit Union	J. Holmes	F. A. Emberg
73	Canadian American Credit Union	P. Belliveau	H. J. McEachern
74	Carmel Credit Union	A. Coburn	B. Alpert
75	Carmote Employees' Credit Union	D. L. Hunt	H. J. Cullen
76	Central Credit Union	A. Shacter	E. Rosenberg
77	Central Massachusetts Telephone Workers' Credit Union	J. J. Moynihan	L. H. Houghton
78	Chamberlain Credit Union	L. P. Fahey	L. Castaldini
79	Chapman Valve Credit Union, The	W. Westcott	C. C. Fitzgerald
80	Charlesbank Credit Union	E. Davock	L. A. Cataldo
81	Cheney Bigelow Credit Union	E. H. Wrobleski	E. Yates
82	Chestnut Credit Union	D. S. Miller	W. Weinberg
83	Chicopee Teachers' Credit Union	C. A. Fitzgerald	M. L. Harris
84	City Credit Union	H. H. Levine	M. B. Thompson
85	City of Boston Employees Credit Union	M. A. Horigan	D. A. Grant
86	Cleghorn Credit Union	B. E. Dumont	G. Brousseau
87	Clover Hill Credit Union	P. C. Temple	O. A. Johnson
88	Codman Credit Union	A. Kellem	W. Stiller
89	Colasso Credit Union	R. DiPirro	P. Vaudo
90	Colonial Employees Credit Union	I. Rabinowitz	N. Braen
91	Colonial Press Credit Union	E. Jones	J. M. Gadomski
92	Columbus Credit Union	H. Shifman	J. J. Goff
93	Congress Credit Union	J. J. Schneider	J. Smoller
94	Consumers Credit Union	E. L. Mason	M. G. Scanzio
95	Continental Credit Union	L. N. Levine	M. G. Tigar
96	Continental Employees Credit Union	J. R. Gordon	C. H. Wardwell
97	Corenco Employes Credit Union	H. H. Hodges	A. D. Hitchins
98	Cosmopolitan Credit Union	S. Solomon	N. J. Schneiderman
99	Craftsman Credit Union	R. C. Potter	C. E. Soderberg
100	Crescent Credit Union, The	A. B. Yaffe	D. Silverstein
101	Crobank Credit Union	S. A. Foss	R. W. Adams
102	Dairy Credit Union	S. J. Mikuski	E. B. LaBelle
103	Darex Credit Union	E. G. Hillery	A. E. Thibault
104	Diamond Match Employees Credit Union	J. B. Parent	H. E. Fournier
105	D.M.C. Credit Union	D. C. Nickerson	F. E. Barry
106	Dorchester Browning Credit Union	S. D. Wenetsky	M. Greenberg
107	Doyle Works Credit Union	L. Pollastri	M. E. Boutelle
108	Eagle Credit Union	M. E. Peltier	A. L. Owens
109	Eamco Credit Union	J. G. Brenn	D. H. Sullivan
110	East Cambridge Credit Union	H. Bond	A. Granoff
111	Eastern Credit Union	C. S. Hyman	E. P. Rommelfanger
112	Eaton Credit Union	D. I. Rattet	B. M. Reisman
113	Edico Credit Union	M. N. Pattangall	I. B. White
114	Elgasco Credit Union	H. E. Barry	J. A. Callahan
115	Elm Credit Union	H. Gorberg	A. Fooks
116	Elm Farm Employees Credit Union	Vacancy	F. Phelan
117	Emastryco Credit Union	J. H. Leonard	J. J. Hourihan
118	Emblem Credit Union	R. I. Carney	J. P. Holmes
119	Essex Agricultural Credit Union	H. A. Mostrom	C. M. Stearns
120	Everett Credit Union	J. Fisher	H. Henken
121	Everett Fire Department Credit Union	J. P. Quigley	A. S. Oresteen
122	Everett Police Credit Union	W. J. Guay	P. C. Fiorentino
123	Fairmont Employees Credit Union	W. E. Haley	F. W. Palmerino
124	Fall River Boys' Club Credit Union	D. J. Sullivan	F. J. Silvia
125	Fall River Municipal Employees Credit Union	T. Burke	P. Pettine
126	Fall River Postal Employees Credit Union	R. J. Goff	C. R. Greenhalgh
127	Fall River Textile Workers Credit Union	J. Correia	E. F. Doolan
128	Falpaco Credit Union	H. L. O'Neil	J. S. Hebberd
129	Family Credit Union	J. Berkowitz	D. Segal
130	Faulkner Credit Union	F. Rosenfield	B. Krasner
131	Federal Credit Union	J. Gray	S. Pollack
132	Fenwal Credit Union	E. J. Phair	P. E. Trott
133	Filene Credit Union	N. L. Aronson	H. C. Bean
134	Filestra Credit Union	R. H. Hogg	A. J. Maguy
135	Firefundic Credit Union	W. G. Johnston	H. T. Glasure
136	Fitchburg I-C Credit Union	A. A. Gelinas	A. J. Beauchemin
137	Fitchburg Postal Employees Credit Union	L. I. Miller	P. E. Cox
138	Fitchburg Teachers Credit Union	R. B. Palmer	H. Fischer
139	Fitchco Credit Union	H. T. Macklem	P. H. King
140	Forty Associates Credit Union	D. Miller	S. J. Cohen
141	40-Fathom Credit Union	L. F. Carew	H. C. Kelley

UNIONS
ANNUAL REPORTS
BY NAME, SHOWING PRESIDENT, DATE AND BUSINESS LOCATION
JUNE 30, 1950

Incorporated	Business Location	City or Town	Page	Line No.
1928	863 Main Street (Campello District)	Brockton	8	72
1940	214 Dudley Street (Roxbury District)	Boston	4	73
1926	52 Washington Avenue	Chelsea	8	74
1935	77 Sudbury Street	Boston	4	75
1921	221 Hampshire Street	Cambridge	8	76
1922	33 Elm Street	Worcester	26	77
1934	24 South Market Street	Boston	4	78
1948	203 Hampshire Street (Indian Orchard District)	Springfield	22	79
1926	333 Charles Street	Boston	4	80
1929	417 Liberty Street	Springfield	22	81
1926	272 Broadway	Chelsea	8	82
1934	High School	Chicopee	10	83
1936	25 Causeway Street	Boston	4	84
1915	Room 38, City Hall, School Street	Boston	4	85
1928	7 Fairmount Place	Fitchburg	12	86
1940	Clover Hill Farms	Lunenburg	14	87
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	88
1938	Columbus Asso., Inc., 9 Ward Street	Somerville	22	89
1940	128 Cross Street	Boston	4	90
1942	1 Green Street	Clinton	10	91
1935	2000 Washington Street (Roxbury District)	Boston	4	92
1926	4 Washington Avenue	Chelsea	10	93
1937	66 Berkeley Street	Boston	4	94
1927	65 Washington Avenue	Chelsea	10	95
1938	Continental Screw Co., 459 Mt. Pleasant Street	New Bedford	18	96
1934	Consolidated Rendering Co., 178 Atlantic Avenue	Boston	4	97
1926	267 Bryant Street	Malden	16	98
1942	Parker Wire Goods Co., et al, 149 Washington Street	Worcester	26	99
1919	25 Crescent Street	Brockton	8	100
1936	Crocker Burbank & Co. Assoc., 545 Westminster Street	Fitchburg	12	101
1939	General Ice Cream Corp., 134 Cass Street	Springfield	22	102
1937	Dewey & Almy Chemical Co., 62 Whittemore Avenue	Cambridge	8	103
1940	125 Paridon Street	Springfield	22	104
1917	Dennison Mfg. Co., 300 Howard Street	Framingham	12	105
1938	1165 Blue Hill Avenue (Dorchester District)	Boston	4	106
1932	511 Lancaster Street	Leominster	14	107
1940	30 Eagle Street	Pittsfield	20	108
1949	Elliott Addressing Machine Co., 143 Albany Street	Cambridge	8	109
1926	1010 Cambridge Street	Cambridge	8	110
1937	General Ice Cream Corp., 183 Cambridge Street	Cambridge	8	111
1926	17 Otisfield Street (Grove Hall District)	Boston	4	112
1936	Edison Electric Illuminating Co. of Brockton, 36 Main Street	Brockton	8	113
1940	Lawrence Gas & Electric Co., 370 Essex Street	Lawrence	14	114
1926	1010 Cambridge Street	Cambridge	8	115
1938	600 Columbia Road (Dorchester District)	Boston	4	116
1941	Eastern Mass. Street Railway Co., 421 Merrimack Street	Lawrence	14	117
1935	W. F. Schrafft & Sons Corp., 529 Main Street (Charlestown District)	Boston	4	118
1933	Essex County Agricultural School, Maple Street	Danvers	10	119
1926	7 Mansfield Street	Everett	10	120
1933	384 Broadway	Everett	10	121
1936	371 Broadway	Everett	10	122
1935	Fairmont Creamery Co., 35 Commercial Street	Boston	4	123
1934	151 Pocasset Street	Fall River	10	124
1930	57 Purchase Street	Fall River	10	125
1928	Post Office	Fall River	10	126
1925	384 Spring Street	Fall River	10	127
1938	Falulah Paper Co., Falulah Road	Fitchburg	12	128
1937	214 Broadway	Chelsea	10	129
1927	380 Ferry Street	Malden	16	130
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	131
1945	Fenwal Incorporated, 32 Pleasant Street	Ashland	2	132
1921	426 Washington Street	Boston	4	133
1948	Fitchburg & Leominster Street Rwy., 1427 Water Street	Fitchburg	12	134
1940	Firemen's Fund Ins. Co., 10 Post Office Square	Boston	4	135
1928	20 Blossom Street	Fitchburg	12	136
1928	Post Office	Fitchburg	12	137
1939	62 Academy Street	Fitchburg	12	138
1935	Fitchburg Paper Co., 642 River Street	Fitchburg	12	139
1926	19 Otisfield Street (Grove Hall District)	Boston	4	140
1941	17 Fish Pier	Boston	4	141

CREDIT
INDEX TO THE
ARRANGED ALPHABETICALLY
TREASURER, INCORPORATION
AS OF

Line No.	Name	President	Treasurer
142	Fountain Credit Union	E. R. Dearborn	D. E. Dwyer
143	Framingham U A W Credit Union	F. R. Wilson	D. F. Ephlin
144	Franklin Aid Credit Union, The	B. B. Levenson	K. H. Slypack
145	Fraternal Credit Union	S. M. Paul	A. C. Herbert
146	Freetown Credit Union	G. E. Grimshaw	H. J. Miller
147	Friendship Credit Union, The	S. Nelson	A. Epstein
148	Frontenac Credit Union	R. E. Langevin	O. J. DeGagne
149	F. W. Sickles Employees Credit Union	J. M. Fitzgerald	J. H. Postel, Jr.
150	Gardner Franco-American Credit Union	A. J. Bibeau	L. Allain
151	General Electric River Works Employees Credit Union	W. A. Flynn, Jr.	G. G. Calvert
152	General Fibre Employees Credit Union	R. I. MacNayr	A. G. Lupien
153	Geneva Credit Union	L. Bush	L. Mitnick
154	Gilbarco Employees Credit Union	H. C. Nieske	D. A. Ferguson
155	Gilco Credit Union	A. F. Early	W. N. Smith
156	Glenway Credit Union	P. Broisman	S. D. Nadler
157	Gloucester Credit Union	M. Leavitt	H. Stone
158	Gloucester Fire Department Credit Union	M. T. Dench	W. E. O'Hearn
159	Gloucester Municipal Credit Union	W. R. Eberts	R. R. Bentley
160	Gloucester Teachers Association Credit Union	L. O. Johnson	R. M. Hiltz
161	G R Credit Union	E. S. Page	A. I. Corkum
162	Graton & Knight Employes' Credit Union, The	J. G. Kapowich	E L. Perry
163	Grover Cronin Credit Union	F. A. Gavin	F. J. Murphy
164	G. T. & D. Credit Union	F. V. Woodrow	C. H. White, Sr.
165	Gulf Boston Credit Union	W. L. Rowell	H. R. Gullifer
166	Hamel Employees' Credit Union	W. T. Linehan	A. M. Moran
167	H and V Credit Union	M. A. Puopolo	B. G. Lennox
168	Handy Employees Credit Union	M. C. O'Leary	A. M. Hunt
169	Hanson Credit Union	R. A. Johnston	J. M. Converse
170	Harbor Village Credit Union	A. F. Long	J. E. Murphy
171	Hardware Employees Credit Union	R. J. Collette	P. J. Maguire
172	Harmony Credit Union	N. Goldberg	C. Fox
173	Harold Credit Union	G. Ober	L. D. Kessler
174	Hart Credit Union	G. O. Russell, Jr.	J. A. Donohue
175	Harvard University Employees Credit Union	A. J. Carmolli	L. M. Cole
176	Haverhill Credit Union	L. Shapiro	I. Kolsky
177	Haverhill Fire Department Credit Union	D. A. Langton	D. D. Macdonald
178	Haverhill Italian American Credit Union	O. G. Grassi	A. J. Basso
179	Haverhill Police Department Credit Union	C. J. Cassily	E. W. Cooper
180	Haverhill Postal Employees Credit Union	F. J. MacCrealey	F. P. Kelly
181	Haverhill Teachers Credit Union	W. H. Evans	P. L. Burnett
182	Hayward-Schuster Employees Credit Union	W. A. Johnson	C. E. Driscoll
183	Hazelwood Community Credit Union	A. L. Abbott	C. E. Knibb
184	Hellenic Credit Union	S. T. Callichy	P. G. Taloumis
185	Herald-Traveler Employees Credit Union, The	E. V. Jost	J. J. O'Brien
186	Hersey Employees Credit Union	L. G. Bernstone	L. W. Cleaves
187	High Carbon Credit Union	P. Kenney	S. E. Johnson
188	Highland Credit Union	J. Cantor	J. Green
189	Hillside Credit Union	L. Brown	S. Goldberg
190	Hinckley Rendering Employes Credit Union	N. Morse	V. L. Arrington
191	Holliston Mills Credit Union	M. E. Linehan	O. M. Anderson
192	Holyoke Credit Union	J. Lussier	S. J. Bonvouloir
193	Holyoke G & E Employees Credit Union	D. J. Lynch	E. L. Devine
194	Holyoke Municipal Employees Credit Union	W. Brady	D. E. Fenton
195	Holyoke Postal Credit Union	C. T. O'Brien	H. P. Cauley
196	Holyoke Teachers' Credit Union	M. I. Sowersby	D. E. Fenton
197	Homestead Credit Union	S. Prager	B. M. Reisman
198	Hoosac Employees Credit Union	F. Mendel	A. E. Elmer
199	Hotel Employees' Credit Union	B. F. Cook	W. H. Love
200	Hovoco Credit Union	F. C. Harmon	J. T. Robinson
201	Howard Credit Union	S. Phillips	M. Tonkin
202	Howco Credit Union	W. T. Corscadden	R. A. Smith
203	Hub Credit Union	H. G. Fox	J. Grosser
204	Humboldt Credit Union	N. J. Nelson	N. Barron
205	Hunt-Spiller Credit Union	J. E. Henry	G. F. Enos
206	Ideal Credit Union	P. Broady	L. Cantor
207	Independent Credit Union	A. N. Kaufman	M. Banks
208	Independent Hebrew Credit Union	Vacancy	S. Steinberg
209	Industrial Credit Union, The	E. W. White	M. B. Martel
210	Inman Credit Union	H. Sidell	J. S. Levy
211	Intervale Credit Union	A. Nathanson	J. Weinberg
212	Jamaica Plain Credit Union	A. Braverman	M. R. Moriello
213	Jeanne d'Arc Credit Union	L. Milot	H. W. Bourgeois

UNIONS
ANNUAL REPORTS
BY NAME, SHOWING PRESIDENT, DATE AND BUSINESS LOCATION
JUNE 30, 1950

Incorporated	Business Location	City or Town	Page	Line No.
1930	Angier Corp., 50 Fountain Street	Framingham	12	142
1949	13 Columbia Street	Framingham	12	143
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	144
1927	100 Boylston Street, Room 843	Boston	4	145
1947	Howland Road (Assonet District)	Freetown	12	146
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	147
1918	230 Lowell Street	Lawrence	14	148
1941	165 Front Street	Chicopee	10	149
1938	221 Parker Street	Gardner	12	150
1936	920 Western Avenue	Lynn	16	151
1944	Palmer Avenue	West Springfield	24	152
1926	19 Otisfield Street (Grove Hall District)	Boston	4	153
1935	Gilbert & Barker Mfg. Co.	West Springfield	24	154
1914	Gilchrist Co., 417 Washington Street	Boston	4	155
1927	1165 Blue Hill Avenue (Dorchester District)	Boston	4	156
1927	14 Prospect Street	Gloucester	12	157
1938	8 School Street	Gloucester	12	158
1941	Poplar Street	Gloucester	12	159
1935	High School	Gloucester	12	160
1930	General Radio Co., 275 Massachusetts Avenue	Cambridge	8	161
1925	356 Franklin Street	Worcester	26	162
1943	223 Moody Street	Waltham	24	163
1930	Greenfield Tap & Die Corp., Sanderson Street	Greenfield	12	164
1940	Room 536, Park Square Building	Boston	4	165
1934	L. H. Hamel Leather Co., 117 Essex Street	Haverhill	14	166
1939	Hollingsworth & Vose Co., 112 Washington St. (East District)	Walpole	24	167
1934	H. L. Handy Co., Plainfield Street	Chicopee	10	168
1945	1040 Main Street	Hanson	12	169
1940	375 Old Colony Avenue (South Boston District)	Boston	4	170
1941	Independent Lock & Key Co., 35 Daniels Street	Fitchburg	12	171
1927	3 Bennington Street (East Boston District)	Boston	4	172
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	173
1936	Russell, Fairfield & Ellis, Ins., 60 Congress Street	Boston	4	174
1947	Harvard University, Lehman Hall	Cambridge	8	175
1926	139 Merrimack Street	Haverhill	14	176
1933	22 Essex Street	Haverhill	14	177
1934	92 River Street	Haverhill	14	178
1933	3–5 Court Street	Haverhill	14	179
1929	Post Office	Haverhill	14	180
1937	Haverhill High School, Main and Summer Streets	Haverhill	14	181
1942	Cook Street (East Douglas District)	Douglas	10	182
1944	125 DeForest Street (Roslindale District)	Boston	4	183
1938	7 Front Street	Salem	20	184
1926	80 Mason Street	Boston	4	185
1940	381 E Street (South Boston District)	Boston	4	186
1941	New England High Carbon Wire Co., 50 Howe Avenue	Millbury	18	187
1926	174 Central Street	Lowell	14	188
1926	646 Warren Street (Roxbury District)	Boston	4	189
1934	34 Shore Drive	Somerville	22	190
1939	111 Lenox Street	Norwood	18	191
1911	380 High Street	Holyoke	14	192
1940	70 Suffolk Street	Holyoke	14	193
1930	206 Maple Street	Holyoke	14	194
1927	650 Dwight Street	Holyoke	14	195
1934	291 Pine Street	Holyoke	14	196
1926	612 Blue Hill Avenue (Grove Hall District)	Boston	4	197
1949	Hoosac Mills Corp., 234 Union Street	North Adams	18	198
1928	Parker House, 60 School Street	Boston	4	199
1939	Hollingsworth & Vose Co., Mill Street (West Groton District)	Groton	12	200
1926	532 Warren Stret (Grove Hall District)	Boston	4	201
1930	A. T. Howard Co., 10 Blanford Street	Boston	4	202
1926	17 Otisfield Street (Grove Hall District)	Boston	6	203
1926	19 Otisfield Street (Grove Hall District)	Boston	6	204
1930	383 Dorchester Avenue (South Boston District)	Boston	6	205
1926	174 Central Street	Lowell	14	206
1926	65 Washington Avenue	Chelsea	10	207
1930	Coolidge Street	Framingham	12	208
1910	264 Boylston Street	Boston	6	209
1926	1010 Cambridge Street	Cambridge	8	210
1926	19 Otisfield Street (Grove Hall District)	Boston	6	211
1926	296 Center Street	Boston	6	212
1912	666 Merrimack Street	Lowell	14	213

CREDIT
INDEX TO THE
ARRANGED ALPHABETICALLY
TREASURER, INCORPORATION
AS OF

Line No.	Name	President	Treasurer
214	Jewish Credit Union of Springfield, Massachusetts	N. M. Harvey	A. B. Penn
215	Jewish Community Credit Union	A. R. Pitcoff	S. J. Kerr
216	Jogues Credit Union	F. Gallant	A. J. Arsenault
217	John Bath Employees Credit Union	B. J. Houston	F. M. Fisher
218	John H. Breck Employees Credit Union	E. J. Kearns	D. W. Lally, Jr.
219	Jonsteel Credit Union	J. S. Kasper	S. C. Ordway
220	Jordan's Credit Union	D. M. Gardner	W. L. Sweeney
221	Judaen Credit Union	J. J. Tutun	H. Silverman
222	Judson Credit Union	M. Goodman	R. Danberg
223	Kavodian Credit Union	B. G. Macy	S. Stone
224	K B Credit Union	J. W. Blair, Sr.	F. L. Eden
225	Kelko Credit Union	R. D. Hahn	R. A. Blackie
226	Kendall Mills Credit Union	W. F. Goodfellow	F. L. Kreider
227	Kirstein Leather Employees Credit Union	S. Foti	J. Sukach
228	Korn Leather Employees Credit Union	L. Bagnell	S. Rosenthal
229	Labor Circle Credit Union	B. Smidt	S. Viner
230	Lafayette Credit Union	J. A. Messier	L. L. LaBarre
231	Landing Credit Union	A. Killoh	E. L. Bergeron
232	Lawrence Credit Union	L. R. Harris	M. Goldstein
233	Lawrence Modern Credit Union	L. Pearl	P. Millman
234	Lawrence Postal Employees Credit Union	H. O. Lippold	F. B. Scott
235	Lawrence Teachers' Credit Union	J. E. Kerrigan	E. F. Glynn
236	L. B. Evans Employees Credit Union	F. E. Daley	A. M. Perkins
237	Leon E. Abbott Post No. 57 (3) Credit Union	A. Chiancone	A. N. Frazier
238	Lever Cambridge Employees Credit Union	J. T. Healey	J. A. DeVincentis
239	Lewandos Employees Credit Union	C. N. Vinal	A. J. Craig
240	Liberal Credit Union	O. Kaplan	P. Garber
241	Liberty Credit Union	I. E. Paretsky	S. Rachlis
242	Library Employees Credit Union	H. Packard	M. H. Rose
243	Local 254 Credit Union	E. T. Sullivan	J. L. McCarthy
244	Lord Beaconsfield Credit Union	F. M. Cooper	M. Band
245	Lowell Credit Union	B. Sandler	L. R. Marmer
246	Lowell Bleachery Credit Union	M. A. Adams	E. M. Rourke
247	Lowell Electric Light Employees Credit Union	F. J. Pigeon, Jr.	R. T. Shaw
248	Lowell Firemen's Club Credit Union	G. A. McCarthy	E. A. Gendreau
249	Lowell Postal Employees Credit Union	J. J. Custer	W. R. Crowther
250	Lowell Rendering Employes Credit Union	V. Haire	R. J. O'Malley, Jr.
251	Lynn Credit Union	L. Litvack	I. Garber
252	Lynn Independent Workmens Circle Credit Union	P. A. Robinson	H. Kogan
253	Lynn Municipal Employees Credit Union	G. R. Hanson	L. J. Murphy
254	Lynn Police Credit Union	J. F. Crowley	J. P. Coppinger
255	Lynn Postal District Employees Credit Union	J. P. Madden	H. E. Foster
256	Lynn Teachers Credit Union	H. F. Shea	R. F. Grady
257	Maccabean Pythian Credit Union	W. Kimball	G. Askinas
258	Maccabee Credit Union	G. Merlin	A. Chalfin
259	Madison Credit Union	R. Marciello	L. H. Ely
260	Majestic Credit Union	S. Rosenthal	S. I. Rosenthal
261	Malden City Employees Credit Union	J. J. Barthelmes	W. T. Barrett, Jr.
262	Malden G. & E. Employees Credit Union	H. P. Hutchins	E. B. Wentworth
263	Mansfield Credit Union	E. E. Clare	R. A. Buck
264	Marconi Credit Union	J. Panebianco	M. T. Stella
265	Marquette Credit Union	C. A. L'Huillier	G. O. Vaine
266	Mascot Credit Union, The	J. Kaplan	D. M. Kaiser
267	Maynard Consumers' Credit Union	C. M. Lerer	H. Ruotsala
268	Medford Consumers' Credit Union	J. J. Fitzpatrick	M. H. Tracy
269	Medford Municipal Employees Credit Union	H. M. Giffels	E. J. Costello
270	Medway Credit Union	P. Spivak	A. E. Gordon
271	Memorial Credit Union	A. Saletsky	A. Berg
272	Merchemco Credit Union	E. J. Roche	J. Mastropietro
273	Middleborough Credit Union	A. M. Hale	G. H. Stiles
274	Middlesex Carmen's Credit Union	J. H. Mullen	W. J. Main
275	Milford Credit Union	J. Wyzan	W. Harris
276	Millbury Credit Union	P. A. Lacouture	R. N. Kenary
277	Mohliver Credit Union	B. Cheses	M. Hymans
278	Monarch Credit Union	R. A. Edwards	L. B. Regan
279	Monsanto Plastics Credit Union	H. E. Tolman	G. A. Gorrod
280	Montello Credit Union	J. M. Veracka	J. M. Samulis
281	Morgan Employees Credit Union	C. K. Oberg	E. Currie
282	Morgan Memorial Credit Union	A. H. Allen	R. E. Everest
283	Mortons Employees Credit Union	G. D. Levine	R. G. Kurlansky
284	Moulded Plastics Credit Union	A. J. Lantinen	F. L. Graham
285	MTA Employees Credit Union	J. H. Duffey	T. F. Spelman

UNIONS
ANNUAL REPORTS
BY NAME, SHOWING PRESIDENT, DATE AND BUSINESS LOCATION
JUNE 30, 1950

Incorporated	Business Location	City or Town	Page	Line No.
1925	703 Dwight Street	Springfield	22	214
1921	173 Washington Street	Salem	20	215
1940	770 Broadway	Chelsea	10	216
1948	18 Grafton Street	Worcester	26	217
1947	115 Dwight Street	Springfield	22	218
1949	Johnson Steel & Wire Company, Inc., 53 Wiser Avenue	Worcester	26	219
1931	450 Washington Street	Boston	6	220
1926	272 Broadway	Chelsea	10	221
1927	49 Almont Street	Malden	16	222
1948	160 Bank Street	Fall River	10	223
1942	Kupfer Bros. Co., Riverdale Street	Northbridge	18	224
1941	P. P. Kellogg Co., 21 Cypress Street	Springfield	22	225
1930	Kendall Mills	Walpole	24	226
1937	75 Walnut Street	Peabody	20	227
1942	41 Hardy Street	Peabody	20	228
1912	182 Summer Street	Lynn	16	229
1938	187 Court Street	Brockton	8	230
1939	76 Commercial Street	Weymouth	24	231
1913	301 Essex Street	Lawrence	14	232
1926	90 Broadway	Lawrence	14	233
1929	Post Office	Lawrence	14	234
1934	Lawrence High School	Lawrence	14	235
1939	26 Water Street	Wakefield	24	236
1931	89 Burrill Street	Swampscott	22	237
1945	164 Broadway	Cambridge	8	238
1940	1 Galen Street	Watertown	24	239
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	6	240
1926	318 Blue Hill Avenue (Grove Hall District)	Boston	6	241
1941	220 State Street	Springfield	22	242
1950	Room 1154, 294 Washington Street	Boston	6	243
1913	618 Blue Hill Avenue (Grove Hall District)	Boston	6	244
1926	174 Central Street	Lowell	14	245
1931	654 Gorham Street	Lowell	14	246
1941	29 Market Street	Lowell	14	247
1936	Engine No. 11, Lawrence Street	Lowell	14	248
1928	Post Office	Lowell	14	249
1934	Lowell Rendering Co., Woburn Street	Billerica	2	250
1926	196 Summer Street	Lynn	16	251
1927	181 Summer Street	Lynn	16	252
1940	Room 302, City Hall	Lynn	16	253
1945	18 Sutton Street	Lynn	16	254
1926	Post Office	Lynn	16	255
1935	School Dept., Administration Bldg., 42 Franklin Street	Lynn	16	256
1940	Room 406, 175 State Street	Springfield	22	257
1949	646 Warren Street (Grove Hall District)	Boston	6	258
1941	13 Woodlawn Avenue	Chelsea	10	259
1937	473 Cross Street	Malden	16	260
1943	Central Fire Station, Salem Street	Malden	16	261
1929	157 Pleasant Street	Malden	16	262
1916	129 North Main Street	Mansfield	16	263
1939	180 Essex Street	Lawrence	14	264
1939	96 Central Street	Winchendon	24	265
1926	1119 Blue Hill Avenue (Dorchester District)	Boston	6	266
1948	56–62 Main Street	Maynard	16	267
1938	338 Boston Avenue	Medford	16	268
1937	Room 312, City Hall	Medford	16	269
1927	140 Village Street	Medway	16	270
1941	532 Warren Street (Grove Hall District)	Boston	6	271
1937	Monsanto Chemical Co., Chemical Lane	Everett	10	272
1947	132 North Main Street	Middleborough	16	273
1946	1020 Main Street	Waltham	24	274
1927	49 Pine Street	Milford	18	275
1934	103A Elm Street	Millbury	18	276
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	6	277
1939	Monarch Life Ins. Co., 365 State Street	Springfield	22	278
1937	Monsanto Avenue (Indian Orchard District)	Springfield	22	279
1932	111 Ames Street (Montello District)	Brockton	8	280
1927	15 Belmont Street	Worcester	26	281
1937	89 Shawmut Avenue	Boston	6	282
1949	Morton's Inc., 89 Causeway Street	Boston	6	283
1942	14 Hygeia Street	Worcester	26	284
1936	Room 457, Park Square Building	Boston	6	285

CREDIT
INDEX TO THE
ARRANGED ALPHABETICALLY
TREASURER, INCORPORATION
AS OF

Line No.	Name	President	Treasurer
286	Mutual Credit Union	P. Swartz	B. Kolman
287	Mutual Aid Credit Union	P. Solomon	M. Richman
288	Nablanko Credit Union	C. A. Graham	V. R. Aitken
289	Navy Yard Employees Credit Union	F. I. Fuller	G. H. Hawkins
290	Neburn Credit Union	G. S. Lockhart	L. G. Marshall
291	Nedco Employees Credit Union	L. J. Jablonski	M. G. Reed
292	Neighborhood Credit Union	R. S. Folger	M. G. Scanzio
293	Nemasket Credit Union	C. W. O'Hara	O. C. Sawicki
294	Nenco Credit Union	L. C. Bagley	F. Lazarowitz
295	Neponset Credit Union	W. H. Hartig	A. W. Smith
296	New Bedford Gas & Edison Light Company Employees' Credit Union	E. W. Cole	J. Bradley
297	New Bedford Municipal Employees Credit Union	W. E. Cobb	A. Poitras
298	New Bedford Postal Employees Credit Union	B. J. Smith	J. D. Connolly
299	Newburyport Credit Union	J. F. Diamond	M. M. Checkoway
300	New Chelsea Credit Union	S. Glazer	G. Cashman
301	New Deal Credit Union	P. W. Chapman	M. F. Wilson
302	New Haven Railroad Employees Credit Union	F. Rush	L. S. Cashman
303	Newsco Credit Union	C. Marble	T. Doonan
304	Newton Municipal Credit Union	P. Purcell	W. H. Fitzgerald
305	Newton Teachers Credit Union	C. C. Peterson	E. A. Jacobson
306	N.I.C. Credit Union	G. C. Robbins	M. M. McDonough
307	Noddle Island Credit Union	A. F. Reddy	J. Stone
308	North Adams Credit Union	E. Shapiro	C. E. Kronick
309	Northampton Hosiery Workers' Credit Union	R. J. Murphy	A. S. Fretz
310	Northern Massachusetts Telephone Workers Credit Union	C. F. Hamilton	R. A. O'Sullivan
311	Northshore Credit Union	R. P. Richardson	L. Walen
312	Norton Credit Union	L. R. Atwood	E. E. McConnell
313	Norwood School Employees' Credit Union	A. H. Hedberg	L. D. Lynch
314	Octane Credit Union	J. J. Monahan	L. E. Denning
315	Olympia Credit Union	E. Stamolakis	H. Sovas
316	One-Twenty Credit Union	E. F. Cosgrove	F. B. Seitz, Jr.
317	Overland Credit Union	W. H. Eames	A. N. Habelow
318	Oxford Print Credit Union	C. R. Emery	A. L. Lyon
319	Pacific Mills Credit Union	C. A. Chaff	F. W. Leaver
320	Pequossette Credit Union	H. Smolker	S. Fish
321	Perkins Gear Credit Union	W. E. Longey	W. A. Crowe
322	Pittsfield G. E. Employees Credit Union	D. W. Lyon	J. A. Galletly
323	Pittsfield Postal Employees Credit Union	W. J. Meehan	A. K. Roche
324	Pittsfield Teachers' Credit Union	L. J. Murphy	A. W. Harvey
325	Plan Credit Union	A. S. Kinney	E. W. Laverty
326	Plimpton Credit Union	C. S. Porter	K. H. Libby
327	Plymouth Cordage Credit Union	H. G. Roberts	W. A. Gilman
328	Pneumatic Credit Union	F. H. Leonard	R. S. Knapp
329	Polish National Credit Union	J. A. Nowak	A. J. Golen
330	Ponedeler Credit Union	H. Goldberg	S. Stillman
331	Popular Credit Union	D. Rosenfelt	S. Tanzer
332	Prentiss Wire Credit Union	C. E. Andrus	R. W. Wordsworth
333	Presidents City Credit Union	A. F. Monroe	N. S. Anderson
334	Press Radio Credit Union	J. P. Sorensen	M. Homem, Jr.
335	Progressive Workmen's Credit Union	J. W. Mover	P. Isenman
336	Prospect Hill Presbyterian Credit Union	E. W. Bruckmann	H. W. Keogh
337	Pulaski Credit Union	J. D. Drabinski	J. Yakimowsky
338	Pynchon Credit Union	A. H. Bemis	R. M. Steere
339	Pyralart Employees Credit Union	P. J. Byrne	R. V. Kennedy
340	Pyramid Credit Union	H. F. Works	E. T. Hickey
341	Quincy EMSR Credit Union	W. A. Palmer	B. T. Dembro
342	Quincy Firemen's Credit Union	J. E. Walsh	T. F. Maloney
343	Ratheon Employees Credit Union	L. D. Kinsley	D. J. Worcester
344	Redberry Credit Union	L. F. O'Connor	T. F. McCarthy
345	Reed-Prentice Employees Credit Union	N. T. Olsen	H. W. Mongeau
346	Regal Credit Union	L. Sheer	P. A. Mulcahy
347	Revere Copper & Brass Employees Credit Union	G. F. Kirk	O. W. Heleen
348	Revere Schools Credit Union	O. J. McGaffigan	S. L. Fein
349	Rex Credit Union	N. F. McCaffrey	M. Lottero
350	R. H. White's Employees Credit Union	M. C. Lilley	R. G. Gerade
351	Rockland Credit Union	A. Lelyveld	A. W. Ames
352	Rockwood Sprinkler Employees' Credit Union	R. V. Catherwood	S. H. Reando

UNIONS
ANNUAL REPORTS
BY NAME, SHOWING PRESIDENT, DATE AND BUSINESS LOCATION
JUNE 30, 1950

Incorporated	Business Location	City or Town	Page	Line No.
1926	288 Blue Hill Avenue (Roxbury District)	Boston	6	286
1946	615 Warren Street (Grove Hall District)	Boston	6	287
1935	National Blank Book Co., Water Street	Holyoke	14	288
1939	Building No. 32, Boston Naval Shipyard (Charlestown District)	Boston	6	289
1940	New England Rendering Co. et al., 29 Abattoir Avenue (Brighton District)	Boston	6	290
1934	New England Dressed Meat & Wool Co., 174 Somerville Avenue	Somerville	22	291
1938	66 Berkeley Street	Boston	6	292
1937	Plymouth Shoe Co., 191 Center Street	Middleborough	16	293
1937	New England Novelty Co., 98 Adams Street	Leominster	14	294
1915	Bird & Sons, Inc., 138 Washington St. (East Walpole District)	Walpole	24	295
1926	271 South Water Street	New Bedford	18	296
1932	868 Pleasant Street	New Bedford	18	297
1926	695 Pleasant Street	New Bedford	18	298
1934	Cor. Washington and Olive Streets	Newburyport	18	299
1935	353 Broadway	Chelsea	10	300
1934	Eastern Gas & Fuel Assoc., Beacham Street	Everett	10	301
1939	Room 266, South Station	Boston	6	302
1927	Hotel & Railroad News Co., Community Newsdealers, Inc., 19 Reed Street	Boston	6	303
1941	Newton City Hall	Newton	18	304
1937	40 Elm Road, Room 222 (Newtonville District)	Newton	18	305
1948	Northern Industrial Chemical Co., 7–11 Elkins Street (South Boston District)	Boston	6	306
1927	19 Meridian Street (East Boston District)	Boston	6	307
1934	41 Center Street	North Adams	18	308
1939	McCallum Hosiery Co., 136 West Street	Northampton	18	309
1922	115 Appleton Street	Lowell	14	310
1936	7 Peabody Street	Salem	20	311
1925	Norton Co., 1 New Bond Street	Worcester	26	312
1934	Junior High School, 566 Washington Street	Norwood	18	313
1933	Colonial Beacon Oil Co., 30 Beacham Street	Everett	10	314
1947	25 Washington Square	Haverhill	14	315
1949	40 Green Street (Jamaica Plain District)	Boston	6	316
1940	S. S. Pierce Co., 133 Brookline Avenue	Boston	6	317
1930	11 Colby Street	Medford	16	318
1930	Canal Street	Lawrence	14	319
1940	16 Templeton Parkway	Watertown	24	320
1936	106 Circuit Avenue	West Springfield	24	321
1935	100 Woodlawn Avenue	Pittsfield	20	322
1928	Post Office	Pittsfield	20	323
1939	High School, East Street	Pittsfield	20	324
1946	Blue Cross, 38 Chauncy Street	Boston	6	325
1927	Plimpton Press, Lenox Street	Norwood	18	326
1928	Court Street (North Plymouth District)	Plymouth	20	327
1940	Pneumatic Scale Corp., 65 Newport Ave. (No. Quincy District)	Quincy	20	328
1921	228 Exchange Street	Chicopee	10	329
1926	131 Arlington Street	Chelsea	10	330
1926	116 Main Street	Peabody	20	331
1940	439 Dwight Street	Holyoke	14	332
1940	1495 Hancock Street	Quincy	20	333
1939	Corner Market and Pleasant Streets	New Bedford	18	334
1911	366 Cross Street	Malden	16	335
1942	98 East Haverhill Street	Lawrence	14	336
1940	2595 Washington Street (Roxbury District)	Boston	6	337
1936	Springfield Fire & Marine Ins. Co., 195 State Street	Springfield	22	338
1937	Foster Grant Co., Inc., 289 North Main Street	Leominster	14	339
1949	Transducer Corp., 63 Melcher Street	Boston	6	340
1945	Eastern Massachusetts St. Rwy., 954 Hancock Street	Quincy	20	341
1937	40 Quincy Avenue	Quincy	20	342
1945	Foundry Avenue	Waltham	24	343
1945	2 Frost Avenue (Dorchester District)	Boston	6	344
1938	677 Cambridge Street	Worcester	26	345
1937	641 Main Street	Waltham	24	346
1937	24 North Front Street	New Bedford	18	347
1935	Revere High School, Beach Street	Revere	20	348
1929	Railway Express Agency, Inc., 710 Atlantic Avenue	Boston	6	349
1945	518 Washington Street	Boston	6	350
1922	300 Union Street	Rockland	20	351
1937	38 Harlow Street	Worcester	26	352

CREDIT
INDEX TO THE
ARRANGED ALPHABETICALLY
TREASURER, INCORPORATION
AS OF

Line No.	Name	President	Treasurer
353	Roxbury Independent Credit Union	H. W. Barrett	B. Ginsberg
354	Roxbury Workmen's Circle Credit Union	M. Ricklin	D. Gulko
355	Rust Craft Credit Union	T. H. Delaney	V. F. Morgan
356	Ruthco Credit Union	G. Provencher	L. I. Foley
357	Safety Credit Union	N. Rodman	I. Benjamin
358	St. Aidan's Credit Union	H. C. Duffy	F. J. Logue
359	St. Anne Credit Union	W. C. Poirier	U. Auger
360	St. Jean Baptiste Parish Credit Union	J. A. Therrien	J. E. LeBlanc
361	St. Joseph Credit Union of Salem	A. Deschenes	J. A. Foisy
362	St. Mary's Parish Credit Union	C. J. Avey	F. J. Poirier
363	Salem Credit Union	M. Lacritz	M. Shoer
364	Sales House Credit Union	W. T. Keating	D. J. Collins
365	Samson Cordage Employees Credit Union	A. B. Hartford	A. C. Gionet
366	Sanapak Employees Credit Union	Vacancy	C. Gauthier
367	Saugus Credit Union	B. L. Creedon	M. E. Hayes
368	Seaver Credit Union	M. Chartkoff	W. Meshorer
369	Security Credit Union	U. Auger	F. E. Hilton
370	Security Employees Credit Union	J. E. Lonergan, Jr.	J. Bruschette
371	Senco Credit Union	J. F. Mahoney	E. Brady, Jr.
372	Service Grocers Credit Union	W. Heinicke	A. J. Prince
373	Setco Credit Union	M. M. Emirzian	P. W. Easton
374	Simco Credit Union	C. O. King	A. T. Lyne
375	Simonds Employees Credit Union	C. A. Whitcomb	R. A. Bishop
376	Sisalkraft Credit Union	F. F. Newkirk	M. Heywood
377	Social Service Credit Union	G. C. Greener	J. Campana
378	Somerset Community Credit Union	C. H. Tompkins	O. C. Perry, Jr.
379	Southbridge Credit Union	V. P. Tetreault	E. Fontaine
380	Southern Massachusetts Telephone Workers Credit Union	H. J. Wardick	J. A. LaBrode
381	South Works Credit Union	J. Ginsburg	H. R. Jensen
382	Spalding Employees Credit Union	J. C. Brown	R. N. Russell
383	Spaulding Moss Employees Credit Union	A. Caliendo	L. W. Chick
384	Sprague Electric Credit Union	L. N. Anderson	S. M. Denoyan
385	Springfield Armory Credit Union	R. A. Brodeur	R. F. Ledoux
386	Springfield FCA Employees Credit Union	G. Cameron	E. F. Wood
387	Springfield Franco-American Credit Union	A. H. Cote	I. N. Methe
388	Springfield, Mass., Municipal Employees Credit Union	R. J. Patingre	F. W. Stagnaro
389	Springfield, Mass. Post Office Employees Credit Union	H. J. Smith	F. W. Vinnicombe
390	Springfield Rendering Employees Credit Union	E. R. Bartlett	R. K. Southwick
391	Springfield Street Railway Employees Credit Union	D. J. Meaney	M. J. Hennessey
392	Springfield Teachers Credit Union	H. E. Drewes	R. L. Williams
393	Springfield Wemelco Credit Union	L. J. Delay	W. D. Fessenden
394	Square Deal Credit Union	S. Diamond	I. Temkin
395	Squire Employees Credit Union	J. J. O'Brien	E. Azar
396	Starmsco Credit Union	P. J. Hassett	G. H. Fitch
397	State Employees Credit Union	F. E. Bridgman	E. W. Towne
398	Stetson Shoe Employees Credit Union	A. J. Thompson	W. B. Morrison
399	Swift Boston Credit Union	W. M. Brock	A. E. Bourgess
400	Sylvania Employees Credit Union	F. L. Marchant	W. C. Hall
401	Taunton Postal Employees Credit Union	E. W. Burt	S. J. Skwarto
402	Telephone Workers' Credit Union	W. C. Crispin	E. J. Simonian
403	Thriftway Credit Union	V. B. Leighton	H. C. Welch
404	Treasure Credit Union	F. M. Wright	G. K. Burgess
405	Tri-City Dairymen's Credit Union	E. S. Suri	A. E. Oksanen
406	United Credit Union	M. D. Bier	M. Schwartz
407	Unity Club Credit Union	J. J. Dempsey	A. E. Stone
408	U-Strayco Credit Union	W. Beauregard	L. M. Walker
409	V.F.W. No. 2005 Credit Union	W. H. Schofield	W. P. Jackson
410	Victory Credit Union	F. Nathan	S. Green
411	Walnut Credit Union	A. Shlager	I. M. Minsky
412	Walpole Municipal Employees Credit Union	W. R. Duncan	G. I. Kivi
413	Walter Baker Employees Credit Union	A. L. Preston	M. L. Kaplan
414	Waltham Municipal Employees Credit Union	C. B. Grant	J. O. LaMontagne
415	Waltham Teachers Credit Union	L. E. Sweeney	M. F. Magoley
416	Waltham Watch Credit Union	N. L. Goudey	A. M. Blodgett
417	Walworth Credit Union	W. A. Podolski	O. M. Bowes
418	Wapico Credit Union	G. Ward	A. L. Krebs
419	Ward's Credit Union	H. F. Wilkinson	E. Singer
420	Washburn Employees Credit Union	M. F. Stevenson	W. R. Bohaker
421	Washington Credit Union	A. Bikofsky	S. Backman
422	Wateco Credit Union	S. H. Waters	A. E. Peratta
423	Watertown Municipal Credit Union	B. P. Donnelly	W. W. Norcross, Jr.

UNIONS
ANNUAL REPORTS
BY NAME, SHOWING PRESIDENT, DATE AND BUSINESS LOCATION
JUNE 30, 1950

Incorporated	Business Location	City or Town	Page	Line No.
1926	318 Blue Hill Avenue (Grove Hall District)	Boston	6	353
1927	612 Blue Hill Avenue (Grove Hall District)	Boston	6	354
1940	1000 Washington Street	Boston	6	355
1941	Ruth Shoe Co. of Mass., Inc., 44 Merrimac Street	Newburyport	18	356
1926	439 Cross Street	Malden	16	357
1939	69 Babcock Street	Brookline	8	358
1911	24 Rodney French Boulevard	New Bedford	18	359
1910	527A Western Avenue	Lynn	16	360
1926	104 Lafayette Street	Salem	20	361
1913	516 Lincoln Street	Marlborough	16	362
1913	9 Front Street	Salem	20	363
1927	680 Winthrop Avenue	Revere	20	364
1947	Phoenix Street	Shirley	20	365
1949	San-Nap-Pak Mfg. Company, Mill St. (Wheelwright District)	Hardwick	12	366
1938	496 Lincoln Avenue	Saugus	20	367
1927	101 Crawford Street (Grove Hall District)	Boston	6	368
1937	22 North Sixth Street	New Bedford	18	369
1940	Social Security Adm., 120 Boylston Street	Boston	6	370
1929	Sentinel Printing Co., 808 Main Street	Fitchburg	12	371
1940	106 Winter Street	Holyoke	14	372
1945	Standard Electric Time Co., 89 Logan Street	Springfield	22	373
1948	Simplex Wire & Cable Co., 79 Sidney Street	Cambridge	8	374
1937	Simonds Saw & Steel Co., Intervale Road	Fitchburg	12	375
1934	American Reenforced Paper Co., 55 Starkey Avenue	Attleboro	2	376
1921	39 North Bennet Street	Boston	6	377
1936	1100 County Street	Somerset	22	378
1938	277 Main Street	Southbridge	22	379
1922	390 Acushnet Avenue	New Bedford	18	380
1935	American Steel & Wire Co., 774 Millbury Street	Worcester	26	381
1937	A. G. Spalding & Bros., Inc., Meadow Street	Chicopee	10	382
1937	115 Purchase Street and 48 Franklin Street	Boston	6	383
1940	189 Beaver Street	North Adams	18	384
1940	Federal Square	Springfield	22	385
1934	Farm Credit Administration, 310 State Street	Springfield	22	386
1930	368 Taylor Street	Springfield	22	387
1927	68 Vernon Street	Springfield	22	388
1923	436 Dwight Street	Springfield	22	389
1934	2 Plainfield Street	Chicopee	10	390
1926	1694 Main Street	Springfield	22	391
1929	High School of Commerce, 415 State Street	Springfield	22	392
1923	Western Mass. Electric Co., Springfield Div., 73 State Street	Springfield	22	393
1950	277A Dudley Street (Roxbury District)	Boston	6	394
1934	165 Gore Street (East Cambridge District)	Cambridge	8	395
1946	J. Stevens Arms Co. (Chicopee Falls District)	Chicopee	10	396
1921	Room 115, State House	Boston	6	397
1935	541 Main Street (South Weymouth District)	Weymouth	24	398
1934	98 South Market Street	Boston	6	399
1921	60 Boston Street	Salem	20	400
1928	Post Office	Taunton	22	401
1917	50 Oliver Street	Boston	6	402
1947	Greater Boston Community Fund, 14 Somerset Street	Boston	6	403
1930	Rogers, Lunt & Bowlen, 298 Federal Street	Greenfield	12	404
1942	1151 Main Street	Fitchburg	12	405
1927	48 Concord Street	Lawrence	14	406
1926	40 Broad Street	Boston	6	407
1938	Union Street Railway Co., 1959 Purchase Street	New Bedford	18	408
1932	3 School Street	Marblehead	16	409
1926	288 Blue Hill Avenue (Roxbury District)	Boston	6	410
1926	214 Broadway	Chelsea	10	411
1938	Town Hall, Main Street	Walpole	24	412
1941	1177 Washington Street (Dorchester District)	Boston	6	413
1949	Engine No. 6, Fire Station, Lexington Street	Waltham	24	414
1936	North Junior High School, School Street	Waltham	24	415
1936	221 Crescent Street	Waltham	24	416
1921	800 First Street (South Boston District)	Boston	6	417
1937	Warren Pipe Co., 16 Kippy Street	Everett	10	418
1935	63 Franklin Street	Boston	6	419
1941	Washburn Co., 28 Union Street	Worcester	26	420
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	6	421
1935	Telechron Inc., Homer Avenue	Ashland	2	422
1934	Administration Building, Main Street	Watertown	24	423

CREDIT
INDEX TO THE
ARRANGED ALPHABETICALLY
TREASURER, INCORPORATION
AS OF

Line No.	Name	President	Treasurer
424	Weavers Progressive Credit Union	G. H. Bouchard	V. J. Norbury
425	Webster Credit Union	C. H. Sczepanski	J. F. Mackowiak
426	Welfare Credit Union	H. Tapper	S. Newman
427	Westco Credit Union	S. J. Roberts	C. A. Caron
428	Western Credit Union	I. M. Kramer	M. Isen
429	Western Massachusetts Telephone Workers Credit Union	J. L. Crosby	R. L. Wing
430	Westfield Polish-American Credit Union	N. G. Roselli	A. R. Palczynski
431	West Lynn G. E. Employees' Credit Union	F. P. Shanahan	G. W. Friberg
432	Westwood Credit Union	H. J. Mitchell	F. X. Howard
433	White Credit Union	M. M. Keeley	E. G. Hines
434	Whitson Credit Union, The	J. P. Fay, Jr.	L. B. Gretter
435	Wick-Spring Employees Credit Union	I. P. Johnson	M. E. Hickey
436	WICO Employees Credit Union	H. T. Wright	J. Cooper
437	Willimansett Credit Union	R. A. Bibeau	E. J. B. Lafrenaye
438	Winnissimmet Credit Union	L. Wiseman	I. Sklar
439	Winslow Bros. & Smith Company Credit Union	G. H. Welles	W. F. Griffiths
440	W. M. W. Credit Union	R. R. Wood	H. S. Crawford
441	Wollaston Credit Union	W. A. Anderson	M. Biller
442	Worcester C. D. Credit Union	G. M. Molloy	L. A. Johnson
443	Worcester Fire Department Credit Union	J. J. Manning	W. Baker
444	Worcester Gas Light Employees Credit Union	F. M. Keefe	J. L. Turnan
445	Worcester Police Department Credit Union	J. J. Guerin	J. J. McKiernan
446	Worcester Polish Credit Union	J. S. Ciborowski	S. A. Ciborowski
447	Worcester Postal Credit Union	L. E. Godin	F. R. Kelley
448	Worcester Public Works Credit Union	C. B. Hardy	G. L. Russell
449	Worcester Rendering Employees Credit Union	C. E. Gormley	R. T. McKee
450	Worcester Teachers Credit Union	F. W. Burnell	E. S. McManus
451	Worcester Thompson Credit Union	C. S. Arms	H. Cunningham
452	Worcester Wire Works Employees Credit Union	I. Gustavson	M. E. Anderson
453	Worcester Workmen's Circle Credit Union	S. Goloboff	C. Myers
454	Workers' Credit Union	O. Tokoi	W. N. Reivo
455	Wortel Credit Union	W. F. Meisen	S. J. Gipps
456	Woven Hose Employees Credit Union	R. Reuter	A. J. Turowsky
457	Zaslav Volin Credit Union	S. Butkovitz	M. Nimoy

UNIONS
ANNUAL REPORTS
BY NAME, SHOWING PRESIDENT, DATE AND BUSINESS LOCATION
JUNE 30, 1950

Incorporated	Business Location	City or Town	Page	Line No.
1940	142 Second Street	Fall River	10	424
1928	120 Main Street	Webster	24	425
1927	1165 Blue Hill Avenue (Dorchester District)	Boston	8	426
1936	642 Page Boulevard	Springfield	22	427
1926	552 Massachusetts Avenue	Cambridge	8	428
1922	295 Worthington Street	Springfield	22	429
1946	33 Elm Street	Westfield	24	430
1926	42 Centre Street (West Lynn District)	Lynn	16	431
1949	Westwood Legion Post, 715 High Street	Westwood	24	432
1936	50 French Street (North Quincy District)	Quincy	20	433
1915	Whiting Milk Co., 556 Rutherford Ave. (Charlestown District)	Boston	8	434
1937	2 New Bond Street	Worcester	26	435
1940	Wico Electric Co., Phelon Avenue	West Springfield	24	436
1944	753½ Chicopee Street (Willimansett District)	Chicopee	10	437
1920	272 Broadway	Chelsea	10	438
1934	Endicott Street	Norwood	18	439
1932	Whitin Machine Works (Whitinsville District)	Northbridge	18	440
1948	421 Hancock Street (North Quincy District)	Quincy	20	441
1945	Cornell-Dubilier Elec. Corp., 8 Grafton Street	Worcester	26	442
1937	57 Exchange Street	Worcester	26	443
1934	Quinsigamond Avenue	Worcester	26	444
1946	5 Waldo Street	Worcester	26	445
1926	135 Millbury Street	Worcester	26	446
1926	Post Office	Worcester	26	447
1943	455 Main Street	Worcester	26	448
1934	218 Southbridge Street	Auburn	2	449
1934	22 Elm Street	Worcester	26	450
1941	115 Stafford Street	Worcester	26	451
1937	70 James Street	Worcester	26	452
1922	150 Water Street	Worcester	26	453
1914	48 Wallace Avenue	Fitchburg	12	454
1948	Telechron Inc., 107 Main Street	Worcester	26	455
1947	Boston Woven Hose & Rubber Co., 29 Hampshire Street	Cambridge	8	456
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	8	457

CENTRAL CREDIT UNION FUND, INC.

Incorporated May 12, 1932. Began business August 10, 1932

Elliot G. Wellington, *President* Cecil N. Sanford, *Treasurer*

Clara A. Iovino, *Clerk of Corporation*

Board of Directors: Mark A. Adams, Milton Band, Thomas J. Barry, Aldie J. Beauchemin, Vito Comperchio, Bernard T. Dembro, Benjamin Hirsch, Clara A. Iovino, Nathaniel T. Julien, Henry L. Lorion, William H. Love, George W. Masterson, David J. Mintz, Jacob W. Mover, Edmund W. O'Connor, Cecil N. Sanford, Albert W. Smith, Roland Tuck, William H. Wellen, Elliot G. Wellington, Albert Woodcock.

Business transacted at No. 5 Park Square, Boston

STATEMENT OF CONDITION

Assets		Liabilities	
Loans to Members (secured)	$ 4,800.00	Shares	$57,090.30
Bonds	31,005.00	Guaranty Fund	1,110.00
Deposits in Savings Banks	13,157.87	Reserve Fund	183.26
Shares in Credit Unions	2,000.00	Undivided Earnings	1,130.46
Cash in Banks	3,871.60		
Other Assets	4,679.55		
	$59,514.02		$59,514.02